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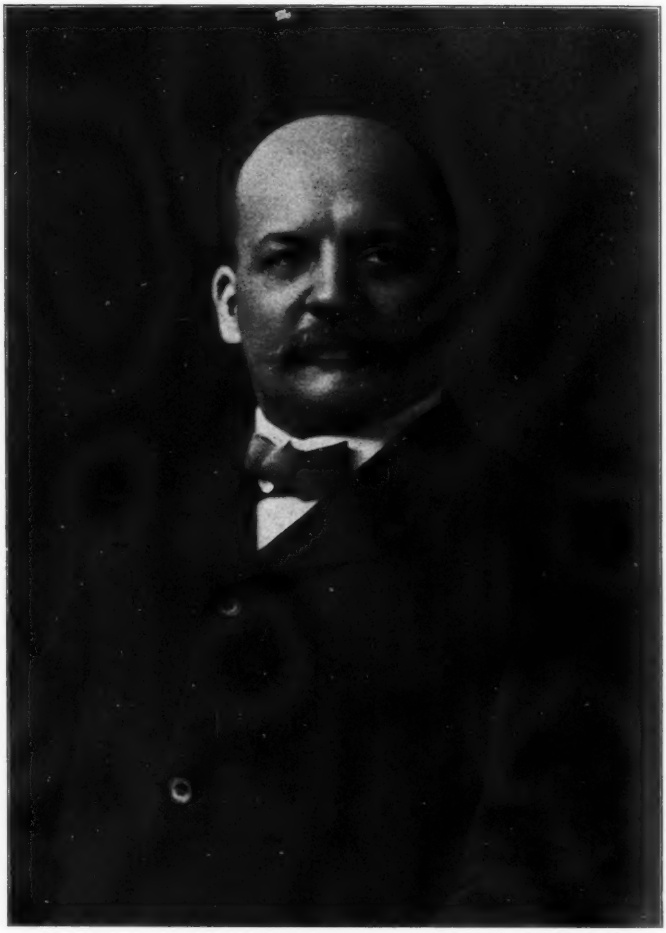

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THE RAND-McNALLY
BANKERS' MONTHLY

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OUR FOREIGN TRADE IN 1900.

The export record of the United States in the year 1900 is likely to be unique in several particulars. First, it will be the largest in our history unless some unforeseen development interferes; second, for the first time in our history the exports of every month will probably exceed $100,000,000; third, exports of manufactures will far exceed those of any preceding year, and fourth, the large excess of exports which has characterized the past three or four years is making itself more clearly perceptible in our financial relations with other parts of the world than heretofore.

The prediction that the exports of the year 1900 will exceed those of any preceding year are fully justified by the developments of the past eight months, which have already passed into history. In the eight months of the calendar year for which a record has already been made the exports amounted to over $900,000,000 and for the first time in the history of our export trade every month has exceeded $100,000,000, while the month of March, 1900, shows the largest total for a single month—namely, $131,157,225. In every month the excess of exports over imports, or "balance of trade" as it is called, has ranged more than a million dollars a day and for the entire eight months has averaged more than $40,000,000 a month. July and August are usually the dullest export months of the year, yet they, in each case, passed the $100,000,000 line, and, as the remaining four months of the year are usually heavy export months, it seems reasonable to assume that the year will present the greatest record ever made.

Every class of exports shows a gain over the corresponding months of last year. Agricultural products, in the seven months ending with July, 1900 (the details for August are not yet completed), are more than $50,000,000 in excess

of those of the corresponding months of last year; manufactures exceed those of the corresponding months of last year by nearly $60,000,000, while the products of the mine and forest and fisheries and the "miscellaneous" class all show a higher figure for the seven months ending with July, 1900, than in that of the corresponding months of 1899.

Turning to the import side of our commercial record for 1900, the most striking feature is the increase in importation of manufacturers' materials. The Bureau of Statistics has for many years divided its list of imports into five different classes—namely:

(a) "Articles of food and live animals."

(b) "Articles in a crude condition which enter into the various processes of domestic industry."

(c) "Articles wholly or partially manufactured for use as materials in the manufactures and mechanic arts."

(d) "Articles manufactured ready for consumption."

(e) "Articles of voluntary use, luxuries, etc."

In the first mentioned class—"articles of food, etc."—there is in the first seven months of the year, whose complete record is now made, a falling off of about $12,000,000 as compared with the corresponding months of last year, and this reduction is found almost exclusively in sugar and coffee, of which the importations last year were exceptionally heavy. In "manufactured articles" there is a small growth, the increase in class "d"—"articles manufactured ready for consumption"—being $12,000,000, and in class "e"—"Articles of voluntary use, luxuries, etc."—an increase of $6,000,000. It is in the two classes of articles required by manufacturers, however, that the largest increase is found. "Articles in a crude condition which enter into the various processes of domestic industry" increased $35,000,000 in the seven months ending with July over the corresponding months of the preceding year, and "articles wholly or partially manufactured for use as materials in the manufactures and mechanic arts" increased $12,000,000 over the corresponding months of last year. Thus there was an increase of $47,000,000 in importations of manufacturers' materials and of $18,000,000 in importations of "manufactured materials" ready for consumption, while in "articles of food" there is a decrease of $12,000,000, chiefly in sugar and coffee.

Imports of manufacturers' materials, including the two classes, "articles in a crude condition" and "articles wholly or partially manufactures for use as materials in manufactures and mechanic arts," formed, in the seven months ending with July, 1900, over 46 per cent of the total imports, while in the corresponding months of 1899 they formed less than 41 per cent of the total imports.

No one can fail to be impressed, in a careful study and analysis of our foreign commerce, with the evidence which it furnishes of the rapid growth of our manufacturing industries. This is apparent from a study of both the import and export side of the account. When we find imports of manufacturers' materials increasing 30 per cent in a single year and exports of finished manufactures increasing over 25 per cent in the same length of time, we must accept these

facts as an evidence of increasing activity among the manufacturers, especially as it is reasonable to assume that the home market for manufactures continues to enlarge with the general increase in business activity and the consequently enlarged purchasing power of our people.

What are the articles or classes of articles which compose this rapidly swelling current of our import and export trade? Let us take first the import side. The principal articles imported in a crude condition for use in manufacturing are fibers, such as hemp, sisal, jute, etc.; raw silk, hides; pig tin for use in manufacturing tin plate; India rubber and certain chemicals. Of fibers the importations show an increase from $13,000,000 in the seven months of last year, ending with July, to nearly $18,000,000 in the corresponding months of 1900. Raw silk shows a small increase of less than $2,000,000 in 1900 compared with 1899, but an increase of 33 per cent as compared with the corresponding months of 1898. India rubber shows a slight decrease in the seven months of 1900 as compared with 1899, while hides and skins increased from $27,500,000 in the seven months of 1899 to nearly $34,000,000 in the corresponding months of 1900, and pig tin increased from $8,931,000 in the seven months of 1899 to $11,219,000 in the corresponding months of 1900, and chemicals increased from $26,000,000 in 1899 to $31,500,000 in 1900.

Thus practically every branch of our manufacturing industries into which these articles enter indicates, by marked increase in importations, a greater activity in 1900 than in 1899.

On the export side the evidences of growth in the manufacturing industries are equally striking. Agricultural implements exported in the first seven months of 1899 amounted to $7,500,000; for the corresponding months of 1900 the exports of agricultural implements were over $13,000,000; the exports of chemicals increased from less than $7,000,000 in the seven months of 1899 ending with July to more than $8,000,000 for the corresponding period in 1900; copper exports increased from $21,000,000 in the seven months of 1899 to nearly $37,000,000 in the corresponding months of 1900; steel rails exported in the seven months of 1899 were $2,766,000, and they had increased to $6,663,000 in the corresponding months of 1900; railway engines increased from $2,224,000 in the seven months of 1899 to $3,312,000 in the corresponding months of 1900; mineral oils from $30,000,000 in the seven months of 1899 to nearly $40,000,000 in the corresponding months of 1900, and manufactures of iron and steel from $57,690,624 in the seven months of 1899 to $76,286,248 in the corresponding months of 1900.

Now, to consider the distribution of this growing export trade. The field is enlarging every year and especially in those parts of the world to which manufacturing and exporting nations are now giving especial attention. While Europe, of course, continues to be our largest purchaser, especially of foodstuffs and articles required in manufacturing, the newer fields of Africa, Asia and Oceania show a more rapid growth proportionately. To Europe our exports increased from $514,267,684 in the first seven months of 1899 to $597,160,838 for the corresponding months of 1900; to North America (other than the United States)

our exports increased from $93,409,674 in the first seven months of 1899 to $113,744,433 in the corresponding months of 1900; to South America our exports increased from $20,345,763 in the first seven months of 1899 to $22,759,902 in the corresponding months of 1900; to Africa our exports increased from $10,531,-840 in the first seven months of 1899 to $12,911,275 in the corresponding months of 1900; to Oceania our exports increased from $19,701,931 in the first seven months of 1899 to $24,760,565 in the corresponding months of 1900; to Asia our exports increased from $29,687,911 in the first seven months of 1899 to $41,143,601 in the corresponding months of 1900.

The following table shows the imports of the countries commercially adjacent to Manila and the percentage of their imports, which are supplied by the United States in the latest available year:

	Imports.	Per cent from United States.	Exports.	Per cent to United States.
British East Indies	$221,552,305	2.0	$365,217,000	4.6
British Australasia	277,879,000	5.8	278,708,000	4.6
China	146,077,000	5.6	110,849,000	8.4
Japan	138,751,000	12.4	82,877,000	32.1
Straits Settlements	109,955,000	...	97,822,000	...
Dutch East Indies	66,458,000	1.7	80,081,000	9.6
Russia, Asiatic	21,579,000	.7	29,456,000	1.2
Siam	19,384,000	...	25,280,000	...
Philippine Islands	14,300,000	1.1	16,550,000	30.1
Hawaiian Islands	7,165,000	76.2	15,436,000	90.7
Mauritius	15,010,000	1.9	15,652,000	5.6
Persia	25,476,000	...	15,054,000	...
Ceylon	20,722,000	.2	14,641,000	5.7
Hongkong*	20,000,000	30.0	10,000,000	9.1
French East Indies	790,695	8.7	3,088,000	...
Korea	8,088,000	...	2,482,000	...
Total Asia and Oceania	1,114,087,000	5.3	1,163,193,000	8.6

*Estimate: Statesman's Year Book.

It will be seen that, while the growth in our commerce is perceptible in every direction, it is especially so in these parts of the world to which the attention of those engaged in commercial interests is now especially turned—namely, Africa, Asia and Oceania. To Africa the increase is nearly 25 per cent, to Oceania the increase is nearly 33 per cent and to Asia the increase in exports is more than 33 per cent as compared with 1899.

This increase in our trade to the Orient is extremely suggestive. The imports of the countries of Asia and Oceania amount to more than $100,000,000 a month, or $1,200,000,000 annually, and curiously these countries all lie in easy reach of Manila as a point of distribution. Anyone who will take a map and examine the location of the Philippine Islands, having in mind their importance as a distributing center, can but be impressed with its central location with reference to that great semi-circle of countries stretching from Asiatic Russia to Australasia, containing half the population of the world and having an annual

commerce of nearly $2,500,000,000 of which $1,200,000,000 is imports. When it is considered that the chief importations into this section consist of the very articles which we desire to sell—breadstuffs provisions, raw cotton, manufactures of iron and steel, machinery, cotton goods, tobacco and other articles of this class, the importance of the control by the United States of an entrepot or point of distribution becomes apparent. From Manila to many of the leading commercial cities of Asia, the distance is little greater than from New York to Cuba or Porto Rico, while to all of the great commercial stations of the territory named, it would prove a nearer point of distribution—a nearer commercial metropolis than any which now exists.

O. P. AUSTIN, Chief of Bureau of Statistics,
Treasury Department.

REDUCTION OF ITALIAN NATIONAL DEBT.

The Italian official statement for the financial year 1899-1900 shows a diminution in the state debt to the extent of 1,298,342 lire in rentes, or 26,802,-478 lire in capital. This reduction is for the greater part due to the premature payment of long-period treasury bonds, which alone have fallen from 141,350,-000 lire to 111,270,000 lire. The means for repayment have been provided by the issue of 4½ per cent inland bonds, which have also resulted in a saving of interest. The total amount of the state debt of Italy on June 30th is calculated at 580,822,855 lire annual rente, corresponding to a capital sum of 12,881,522,018 lire. A surplus of 5,000,000 lire is estimated for 1899-1900. The budget for 1900-1901 discloses an estimated surplus of 26,000,000 lire, but as 30,000,000 lire is proposed for railway works there is likely to be a deficit of 4,000,000 lire. It is, however, considered that the actual results will be more unsatisfactory in view of the decline in exports, the increase in imports, the position of the harvest and the expenditure in connection with the expedition to China. The new financial year opens under good auspices, the chief treasury receipts during the first month having yielded 1,300,000 lire more than in the corresponding month of last year. The largest increase is registered in the business tax (1,026,000 lire more) and in the customs (1,820,000 lire more). This is partly reduced by decreases of 650,000 lire in tobacco, 160,000 lire in salt, and 790,000 in the lotteries. The customs receipts increase is to be regretted from the economic point of view, it being chiefly caused by increased imports of wheat. The increase in the business tax is, on the other hand, quite satisfactory, as an indication of the unabated trade and industry of the country. As to the position of the treasury, the month of July is the one in which the heaviest disbursements take place, and it is therefore no wonder to learn that the treasury has lately drawn 70,000,-000 lire from the Bank of Italy as a temporary advance. The new minister of the treasury prefers to draw the needed funds from the issue banks, rather than issue short treasury bonds, as was the policy of his predecessor. The regular inflow of treasury receipts will soon allow the treasury to repay this loan, thus restricting again the note circulation to its former extent.

COMMERCIAL AND FINANCIAL OUTLOOK.

Politics is of course beginning to play its quadrennial part in the business situation. As yet the influence is not marked, but we will undoubtedly see more and more pronounced results as the political canvass progresses. The commercial world has not awakened to the possibility of any such change in the administration of public affairs as would bring sharply to the foreground the question of our monetary standard. The probability of such a change may not be great, but no one who knows the uncertainties of elections can question that there is such a possibility nor that it is large enough to demand consideration in the mind of every business man. The monetary question is being kept in the background as much as possible by Mr. Bryan and his supporters, but it is there; it is not a dead issue, it is one that the great Democratic party has pledged itself to revive at the earliest possible moment, and it is to-day fraught with just as much danger to the commercial welfare of the country as it was four years ago. Indeed, it is fair to say with more danger, for the shock that would come to the business world with its present tremendous activities would be incomparably greater than would have been the free-silver success four years ago, when the fears of every business man had prepared him for the blow.

While political uncertainties have as yet been but slightly effected in financial conditions, it will be well not to forget that if in the development of the campaign the confidence and present restful security in which business men are reposing should be shaken, the shock will be one that will be sharply felt in the stock market quotations, and the rates for money.

The money market up to the present time has not shown notable firmness, and that is true in the face of some conditions which are, to say the least, extraordinary. From July 1st to September 1st we have shipped $21,355,531 in gold, but that shipment by no means measures the part we have been playing in international finances. It would not be easy to overestimate the importance of the developments of this summer in the position of this country in its financial relations to the other great nations of the world. If four years ago any one had predicted that during this Administration Great Britain would have turned to this country as a lender of money to the English Government, the prediction would have been regarded as no more than a whimsical fancy. But not alone has Great Britain done this, placing her consols with us at prices where they have been instantly absorbed by the investing market, but Russia, Germany and Sweden have also brought their bonds to our doors.

Statistics are not altogether meaningless. A good many people have paid but slight attention to foreign trade balances as represented by the statement of our imports and exports, because they felt that the favorable balance was so largely offset by items that made no appearance in custom house figures that the totals, after all, were not of any great significance. We are, however, beginning to grasp the significance of our foreign trade balances, and are aided in that

process by some very tangible facts. Some figures of that trade balance are worth while repeating. In the last four fiscal years, 1897-8-9 and 1900, the total trade balance in favor of the United States has been $1,976,042,334.

It is such figures as these that have placed the United States in the position of one of the most potential factors in the money markets of the European centers. Our bankers have become enormous creditors in the European money markets, in spite of the fact that sterling exchange has been up to a gold-shipping point. There are in every European center large balances to the credit of American bankers, left there because they can be more profitably employed there than they can be at home.

The purchases of Government issues which our bankers have made within the last few months will not of necessity be followed by gold exports, but merely by credit entries in international bookkeeping.

In the exportation of gold one of the chief dangers has always been largely a sentimental one, but still harmful. The smallest indication of the tendency of gold to leave the country has been looked upon by many as being a possible forerunner of a much greater drain, which might even continue to an extent that would unsettle prices, cause a stringency of the money market and result in a premium on the precious metal. At such times much gold is hoarded because it is expected by many that the gold reserve will be depleted. This feeling is probably due in a great measure to the experiences of 1893 and the ensuing year.

This year, however, gold exports have not caused any depressing effect on the money market or in general existing business conditions. The movement of gold during the last few months appears to have been a sort of adjustment of the reserves of the nations that control the finances of the trade world. The United States, as has been said for some time, had a balance due from abroad as the result of her immensely increased foreign trade.

The fact that the United States has exported something like $66,000,000 in gold and has been lending many millions of American capital to European countries is not a sign of industrial stagnation or commercial despondency in this country. It can be traced conclusively to the tremendous increase of our commerce with Europe and the East, especially in our sale of manufactured products, an increase which in four years has created for us a gross trade balance of not far from two billion dollars. This is the capital which makes it possible for the American financiers to extend aid to the embarrassed nations of Europe. The financing in America of foreign loans does not prove that business is stagnant here, but shows that our activities have been enormously increased and have created for us a vast balance through which our financiers are enabled not only to furnish all the money that is needed for the great industrial activities of the nation, but also to come to the relief of the national treasuries of Europe, and, to a much greater extent, to the relief of the bankers of Europe.

During Cleveland's Administration our own Government was embarrassed by the complete drain of gold from the treasury, and it was then that the syndicate, which to-day is exporting gold to finance the loans of European countries, undertook to purchase the bonds of our own country to replenish the gold reserve.

This embarrassment of some of the foreign countries has been alleviated without in any way disturbing the financial condition of this country, or even having a sentimental effect on the money market. Prosperity abounds here and money is plentiful, and if the United States continues to command for her exports the markets of the world as she has commanded them for the past three or four years, and if her exports of manufactured articles are not checked, it is inevitable that the United States will before long gain the prominent place as the creditor nation which Great Britain has held for many years past in the finances of the world.

Some reason for easy money is also to be found in the actual supply of money in the hands of the people. A tangible fact of foreign trade balance figures has been the remarkable increase in our gold stock in the last three years. The increase in that and from other sources raised the total stock of money in the hands of the people September 1st to $2,096,000,000, which marks an increase of $431,000,000 as compared with the same date three years ago.

IMPORTANCE OF THE BANKERS' MEETING.

Special interest attaches to the convention of the American Bankers' Association owing to the fact that the proceedings will afford a test of the sentiment of the members on the question of the importance of the financial issue in the election this year. The topics to be considered will include practical banking questions, the treasury and the money market, the internal revenue law, the financial future of the United States, public opinion and the bank, and the education of bankers. It frequently happens that the discussions which follow the reading of stated papers develop points of as much or more interest than the papers themselves, and this may be the case at Richmond. Certainly the conditions invite to an unreserved expression of opinion regarding the bearing of the present campaign on the country's financial and monetary system.

ABOUT THE ENDLESS CHAIN.

M. Collins, president of the Citizens' Bank of Peotone, Ill., writes as follows in criticism of the position taken by Hon. E. J. Hill in an article on finance in the last issue of THE BANKERS' MONTHLY:

"In your September number, page 247, you speak of the redemption of treasury notes and the danger they are to the financial stability of the country. Also on page 248 you say, 'To make the gold standard absolutely sure the greenback must be retired.' The poor old greenback does not seem to have a friend, and yet you ought to know that the danger is no more or greater than what must always exist. So long as the Government appropriates six to seven hundred millions annually and pays by checks on the Treasury, I would like to ask you what is to stop the banks from picking up these checks and demanding gold. The treasurer cannot refuse gold to one class of creditors and give it up to the other. I might add that the checks upon the Treasury of the United States issued every year amount to more than all the greenbacks ever redeemed."

FOREIGN BANKS CENTERING IN LONDON.

Foreign competitors of British banks have endeavored to develop their banking facilities in all parts of the world and they have availed themselves of the facilities offered by London to establish banks for their assistance. They have not only gone into the London market as bankers, but they have utilized to the full the era of cheap money which prevailed there from 1892 to 1898 to borrow capital with which to develop industries and commerce on the continent. At the close of 1898 no fewer than thirteen first-class foreign banks, the united capitals of which amounted to about $250,000,000, had offices in London, in addition to which there were numbers of foreign merchant firms which have added a banking department to their branches in Great Britain. These banks and firms may be registered as English. They have English directors, many of them holding prominent positions on the boards of directors of British banks, but they are really of foreign origin and derive a large amount of their capital from abroad. Some authorities agree that it would be safe to estimate the total amount from all these sources as not far short of $500,000,000. The attraction lies in the fact that the London money market is the money market of the world, and that immediate access thereto is little short of necessary to the success of foreign rivals elsewhere. The position in this respect has not been without its difficulties, and even its dangers in the past, but, on the whole, it has been greatly beneficial in its effect on British banking interest; and bankers have been able to solace themselves with the thought that, after all, whoever sold and whoever bought, the final payment in international transactions would probably be made in London. The concentration of credit in London, culminating as it does in the reserves of the Bank of England, has made that reserve the object of the closest study and watchfulness on the part of the bank's officials and of all interested in matters of finance. The more strongly the financial interests of other nations center in London, the more firmly will they restrain each other from any action likely to endanger the credit of that market where so large a share of their own capital is deposited.

Ultimately this attraction of foreign capitalists to the British metropolis is dependent on the sense of security and the credit there enjoyed; but the probabilities of Great Britain's continued supremacy in foreign and colonial trade are scarcely of less importance. Without great manufacturing industries and a world-wide commerce credit cannot be had; and hence the interdependence of the trader or manufacturer and the financial world. Foreign trade is as necessary to financiers as to producers; and this is one reason why the magnates of finance should not stand aside when efforts are made to maintain supremacy in the manufacturing arts and in international commerce. Manufacturers have, during recent years, done much to improve the position of Great Britain by the interest shown in technical schools and in the furtherance of commercial education. While the imitation of the practice of being directly concerned in trading enterprises—so prevalent among the German and some other banks—is to be deprecated, there are many ways quite consistent with sound banking by which export trade can

be encouraged. Foreign and colonial banks appear to be most immediately affected by the competition of their continental rivals in London.

The advantages to be gained by amalgamation are fully recognized as regarded clearing and private banks, but the benefits to be gained by banks abroad seem to have been overlooked. In this connection a suggestion has been made for the formation of a new foreign and colonial bank by the amalgamation of existing establishments. Such an institution would undoubtedly possess many advantages. The large amount of capital so obtained, if controlled by a London directorate composed of men well known for their probity and influence in the mercantile world, would ensure the assistance of the government, besides inspiring universal confidence. Such a bank would encourage commerce all over the world. The surplus funds of a branch in one country could be utilized in another, and any loss be distributed over the whole of its operations. Besides, the neighboring branches would assist each other, instead of competing among themselves under separate control. Competition is most keenly felt in respect of dealings in which the service of a London agent are required; but in admitting this the entire loss of foreign agency business need not be implied. Continental business men know the trustworthiness of British banking institutions. Any advantage they may gain in using their own banks is not in the latter's superior strength or stability, but in their greater adaptability to special requirements.

RESULTS OF NEW FINANCIAL LAW.

The financial law of March 14, 1900, which was one of the most important pieces of legislation ever effected, had, up to September 14th, the sixth month of its existence, produced some important results. Many new national banks have been organized because of the favorable conditions to such institutions, and a great many of these have been banks with a capital of $50,000 or less. The Government has, in its exchange of old bonds for new 2s, made a saving of $8,418,205, and there is an increase in the circulation of bank notes of $80,000,000.

The fact that the bill was favorable to the establishment of national banks and provided for such organizations with a capital of $25,000, has resulted in a great number of such institutions being started. Up to September 14th inclusive there were 351 applications approved by the Controller to organize national banks with a less capital than $50,000 and 113 applications for banks with a capital of over $50,000. Up to the same date there had been 223 national banks organized with a capital of less than $50,000 and eighty-nine with a capital of over $50,000.

The applications have been pretty evenly divided over the United States. Iowa comes first with forty-two applications and twenty-five organized banks; Texas, Pennsylvania, Illinois and Minnesota follow closely. The following is a list of the approved applications to organize national banks with a capital of less than $50,000 and over $50,000, and also a list of such banks as have been organized, in detail, from March 14th to September 14th inclusive:

	Approved Aplications to Organize National Banks.				National Banks Organized.				
	No.	Capital less than $50,000	No.	Capital $50,000 or over	No.	Capital less than $50,000	No.	Capital $50,000 or over	Bonds.
Me.	2	$ 50,000							
N. H.	1	25,000			1	$ 25,000	1	$ 100,000	$ 35,000
Vt.			1	$ 100,000					
Ct.	1	25,000	1	50,000	2	50,000	1	50,000	32,500
N. Y.	12	310,000	11	1,910,000	6	160,000	5	610,000	277,250
N. J.	6	150,000	5	300,000	5	135,000	1	100,000	74,500
Pa.	32	815,000	16	1,967,000	19	490,000	15	1,900,000	714,100
Del.	1	25,000			1	25,000			18,000
Md.	4	100,000	3	225,000	3	75,000	2	170,000	64,000
Va.	6	150,000	1	50,000	5	125,000	2	100,000	101,000
W. Va.	3	80,000	2	100,000	3	80,000	3	200,000	80,000
N. C.	5	125,000			2	50,000			16,250
S. C.	1	25,000					1	60,000	20,000
Ga.	1	25,000	4	700,000			3	600,000	112,500
Fla.	2	55,000	2	200,000	1	30,000			7,500
Ala.			3	150,000			1	50,000	15,000
Miss.	1	25,000							
La.	2	50,000	1	50,000			1	50,000	12,500
Tex.	34	893,000	7	425,000	20	538,000	9	535,000	320,350
Ark.			2	100,000					
Ky.	4	100,000	4	1,895,000	3	75,000	4	1,845,000	285,050
Tenn.	2	50,000	1	50,000	2	50,000	1	50,000	43,750
Ohio.	20	505,000	7	700,000	12	320,000	7	900,000	281,200
Ind.	12	300,000	6	550,000	9	245,000	3	200,000	156,000
Ill.	29	770,000	6	525,000	19	520,000	4	400,000	494,500
Mich.	5	135,000	1	50,000	3	85,000			22,250
Minn.	23	585,000	4	200,000	13	325,000	2	100,000	164,500
Wis.	6	150,000	7	750,000	3	75,000	6	700,000	210,200
Iowa.	42	1,115,000	4	250,000	25	670,000	3	150,000	315,000
Mo.	4	110,000	1	200,000	3	85,000			47,000
N. Dak.	11	275,000	1	50,000	8	200,000			85,250
S. Dak.	3	75,000			3	75,000			31,250
Neb.	19	490,000			12	325,000			111,250
Kas.	12	315,000	2	150,000	10	265,000	2	150,000	169,250
Mont.	2	50,000							
Wyo.	2	50,000	1	50,000	1	25,000	2	100,000	56,250
Colo.	3	85,000	2	100,000	1	30,000	3	250,000	72,500
N. Mex.	1	25,000			1	25,000			10,000
Okla.	18	450,000			14	350,000	1	50,000	171,550
Ind. Ter.	10	250,000	3	150,000	11	300,000	3	150,000	121,300
Wash.	3	75,000			1	25,000			10,000
Ogn.	2	50,000							
Cal.	3	75,000	2	350,000	1	25,000	2	150,000	72,500
Idaho.	1	25,000							
Hawaii.			1	500,000			1	500,000	50,000
Porto Rico.			1	500,000					
Total.	351	$9,038,000	113	$13,347,000	223	$5,878,000	89	$10,220,000	$4,881,000

The exchange of the old 3s of 1908, the 4s of 1907 and the 5s of 1904 for the new 2s, as provided in Section 11 of the new currency law, has about ceased. The month of August witnessed exchanges of about $9,600,000 as compared with $22,000,00 in June and $13,000,000 in July. The first few days of September have shown exchanges of only $1,600,000, and for some days exchanges have practically ceased altogether.

The following is a statement of the class of bonds exchanged, the number outstanding December 31, 1899, the amount refunded to September 14th and the difference paid:

Class of Bonds.	Outstanding Dec. 31, 1899.	Amount refunded.	Differences paid.
Three per cents	$198,679,000	$ 76,337,000	$ 4,315,159
Four per cents	545,366,550	202,659,900	23,507,948
Five per cents	95,009,700	53,120,950	5,271,300
Total	$839,055,250	$332,117,850	$33,094,407

Of the $322,000,000 of bonds exchanged up to September 14th, $237,000,000 were exchanged by the national banks and $95,000,000 by private persons or institutions other than national banks. The amount of exchanges so far have been made on the 2¼ per cent present worth basis, and the saving to the Government upon the bonds refunded up to September 14th, as computed by the actuary of the Government, is $8,418,205. The largest net saving is on the 4 per cents, where the amount is $5,669,078. The net saving on the 3 per cents is $2,006,920, and the saving on the 5s only $742,207. However, this saving is cut down by the reduction of the tax on circulation from 1 per cent to one-half of 1 per cent. The tax which would have been called for on the bonds secured for circulation on January 1st at the old rate was $2,097,599.

A tax on the present bond-secured circulation of about $295,000,000 would amount to $1,475,000 per year. The difference, therefore, between the collection on the old circulation under the old law and on the new circulation under the new law would be $625,000 per year. For a period of seven years up to the maturity of the old 4s in 1907 this would represent a loss of about $4,375,000 and would reduce the net saving thus far by the refunding process about $4,000,000.

The great success of the exchange was, no doubt, in a large measure due to the suggestion of Secretary Gage while the bill was under consideration that the tax on circulation be made less when based upon the new bonds than when based upon the other classes. Up to the present time the new bonds have come to form about 85 per cent of all the bonds pledged for circulation, including the new 49s, which cannot be refunded under the law. The banks now are holding on to about $23,000,000 of bonds which are available for refunding, which they have pledged for circulation and more than $30,000,000 which they have pledged for public deposits.

The following table exhibits the gradual increase of the proportion of the new bonds pledged for circulation, month by month, since the law took effect:

Date—	Total on Deposit.	New 2 Per Cents.
March 31, 1900	$256,001,480	$ 97,797,690
April 30, 1900	268,405,240	202,783,650
May 31, 1900	276,829,990	219,133,350
June 30, 1900	284,387,040	237,843,950
July 31, 1900	294,948,930	251,922,800
August 31, 1900	295,702,630	259,194,400
September 14, 1900	296,119,130	260,614,150

There has been redeemed in gold United States notes and treasury notes to the amount of $25,609,452. This sum has again been exchanged for gold in the general fund. On September 14th the amount of gold coin held in the division of redemption was $236,455,679.

It may be of interest to note what the Secretary of the Treasury has to say relative to the probability that the standard as provided for in the currency law could be repudiated by a President favoring the free and unlimited coinage of silver. The following is from an interview with Secretary Gage, part of which has aroused a great deal of discussion:

"There is no doubt Mr. Bryan could order his Secretary of the Treasury to make payment in silver of all of the public debt payable in coin, and for all current disbursements of the Government as well, which amount to a million and a half to a million and three-quarters dollars per day. That he would give such an order, too, is very certain, if he is in the same mind that he was in 1896, for he was then quoted as saying: 'If there is anyone who believes that the gold standard is a good thing, or that it must be maintained, I want him to cast his vote for me, because I promise him it will not be maintained in the country longer than I am able to get rid of it.'

"He would have great difficulty in doing this at once. The treasury of the Government at the present time is very firmly established upon a gold standard. Including the reserve of $150,000,000 held against the legal-tender notes, the Government owns and controls over $220,000,000 in gold coin and bullion, while it owns and controls only about $16,000,000 in silver, the rest of the silver being out in circulation among the people, either in the form of silver certificates or silver coin.

"But the announcement by the treasury department of its purpose to pay silver in settlement of all interest on the public debt not specifically payable in gold, and to make its daily disbursements to its creditors in silver, would stop the inflow of gold or at least very largely diminish payments in gold, and correspondingly increase payments into the treasury of silver and silver certificates. It therefore might be anticipated that with a good deal of perverse ingenuity the time would come at no distant day when all the revenues of the Government would be paid to it in silver dollars or silver certificates, and all disbursements made by it would be made in silver dollars or silver certificates. There would thus be established a circuit of silver out of the treasury into the hands of the people, from the people into the banks, from the banks into the custom house and into the hands of the collectors of internal revenue.

"This would affect the credit of the Government most disastrously, I have no doubt. The movement inaugurated as proposed would give a sense of insecurity, the outstanding greenbacks that are by law redeemable in gold would be presented at the treasury for redemption, and the treasury notes of 1890 likewise. Of these two there are $430,000,000 outstanding. Against these the Government holds, under the law, $150,000,000 in gold. It does not require much sagacity to see that if the gold reserve were not entirely exhausted it would be soon reduced below the $100,000,000 mark, which the law has established as a

minimum, it being the duty of the Secretary of the Treasury, when that point is reached, to restore the reserve to $150,000,000. Under the adverse influence upon business affairs business would be depressed, industry checked and the Government's revenues very much diminished. Instead of a surplus we would probably witness a deficiency. In restoring the gold reserve to which I have just referred the law directs the Secretary of the Treasury, if necessary, to sell bonds, payable in gold, redeemable in one year, payable in twenty years, at a rate of interest not to exceed 3 per cent per annum. With the impairment of the public credit and with the loss in revenues, as just indicated, it is very doubtful whether bonds within the limitation of interest permitted by law could be sold. If they could not the power to redeem the demand obligations of the Government, either in gold or in silver, would fail.

"The effect would be deplorable. Nobody would be able to measure accurately the influence upon his own affairs of such Government action. Every one would be in a state of fear, and when people are afraid, they will, as someone has said, either run or hide. Commercial dullness would succeed the present commercial activity and would again witness that industrial paralysis which characterized the years 1893 and 1896, when the question of what was to be the standard agitated the public mind."

BANK OF JAPAN ANNUAL REPORT.

The report of the Bank of Japan for the year 1899 presents a satisfactory statement from every point of view. At the end of 1898 there was a general tone of depression and business continued extremely dull until the middle of 1899. In consequence the bank was compelled to reduce its rate of discount four times during the first half of the year. The foreign demand for silk having greatly increased and the crop being good, there was a large addition to the volume of exports, which accelerated the general recovery throughout the country. Consequently the value of money increased and three of the four reductions in the discount rate of the bank were recovered. Loans made by the bank reached the minimum in May when they amounted to 46,460,000 yen. The maximum limit was reached about the close of the year when they amounted to 121,090,000 yen, showing a difference of 74,630,000 yen. In May the notes circulation amounted to 165,620,000 yen, and at the end of the year they had risen to 250,360,000 yen, an increase of 84,940,000 yen. According to the returns of the Associated Banks of Osaka and Tokio the aggregate of deposits at those banks at the close of the year was 148,040,000 yen, showing an increase of more than 40,000,000 yen over the corresponding figures of the preceding year. There was an increase of 48,990,000 yen in exports and a decrease of 57,140,000 yen in the imports during the year, but the imports exceeded the exports by 5,610,000 yen. Ever since the war with China imports have largely exceeded the exports.

TRUSTS III.—THE CORPORATION AND THE LAW.

Occupying a vital relation to the general credit of the country, it is important, if possible, that the state provide a corporation form that shall insure integrity; a guarded management that shall insure safety. But, as will be readily appreciated, the state must first recognize the needs of business. The corporation is but a form, the nature of business done is the substance.

Thus, it is the credit-making of the banks which gathers them all into one class, though the charters under which they operate may be different in the different states. It is the nature of industrial business which must determine classes in the same way.

The states do not attempt to make a rigid classification, and, save where public policy demands an exclusive kind of business, save where the good of a business requires unmistakably that it stick to its class, the powers of the private corporation are liberally granted. The insurance company may not engage in manufacturing, the bank may not become a real estate exchange. A manufacturing corporation is not, on the contrary, restricted to one class of manufactured articles, though in the nature of things biscuits and matches cannot reasonably be made by the same company.

It is thus that the wants and needs of mankind, supply and demand, markets local and foreign, and the law of cheapest production, declare the powers of the corporation, and are superior to the statutes.

It follows that the stability of the corporation depends upon its natural powers—that is to say upon the facility with which it conforms to the commercial forces which call it into being. An attempt to restrict it by rigid legislation may serve to weaken, rather than strengthen it.

The ship must be seaworthy, the engineer, pilot and captain must know their business, but the bravest ship must be managed, at the critical hour, to weather the storm. And there are commercial storms when the waves roll high, and there are rocks ahead.

We have now the example of great consolidated corporations. In themselves they illustrate the fact we have mentioned, that the nature of the business determines the powers of the corporation. We find that the consolidation goes no further than the combination of plants doing the same kind of business. This is an element of strength. But no one line of business is wholly independent of others. All are interdependent. There must be sufficient latitude in operation to insure proper adjustment to the powers that be. These are the forces which draw and drive trade, regardless of state or national boundaries. Commerce leads civilization. Business makes its own laws out of conditions and requirements. The best government conforms thereto. One new invention may revolutionize the conduct of a whole industry.

If capital is timid, then the consolidation of industrial factors must, theoretically, bespeak greater caution in management, and a more stable condi-

tion. Underneath all business enterprise is the ambition of man, the desire to get rich. Whether it be in individual or corporate form, the man is always behind the business. The personal equation is always to be considered. There will be acts of oppression, on the part of the man-managed corporation, as there are and will be under individual ownership. Man uses his power for his own aggrandizement, whether he be a country merchant or a railroad magnate. He does not always do this wisely and well, or kindly. The reign of equality will not come without the operation of the golden rule; will never come, indeed; but never, surely, unless the man who has volition do right. Deeper laws control men and compel equitable trade than these. And to them all must bow, whether in or outside the corporation. The consolidation of today may be disrupted in a year. The "trust" is on trial. Competition is not dead while there are sporadic factories left, while ambition and the lure of profit hold and direct effort.

The sudden onslaught of the politician, culminating in ill-considered law, will not only probably run counter to natural laws of industrial corporate being, but will, in crippling them, cripple all business as well.

Say that competition has driven these segregated plants into one system! Competition still exists, in the voluntary striving of man, between unlike industries, in the general conduct of all trade. Barring the power to temporarily raise prices, all corporate enterprise must ultimately feel this levelling force. The man at the head of the steel "trust" is not as great and powerful as the natural forces of trade in which his corporation has its being and of which it is a part. Though there may be "dark manipulation" in organizing the "trust," and in its earlier management, there must come a time when the law of increased production at cheaper cost will operate, for this law underlies all man's efforts. Then the consumer will be benefited.

But this universal natural law is met in politics by what? It is met by the desire and attempt to force through, by the artificial power of statutory enactment, cheaper prices—and this regardless of the cost of production, interdependence of industries, natural competition. It is inevitable that some trade institution will survive such an attack. Trade will refuse to be controlled, though it may be hampered.

No economic demand exists for the political control of the "trust." Politics can have no economic demand. What can the party know concerning any one of these consolidated corporations? There are evil ones, no doubt; unstable ones. Time will winnow these out. Temporarily, there may be an abuse of power. But does any one believe, when the play of energetic forces, crossing and recrossing, obtains, that the "trust" will be able to constantly maintain excessive prices? Does any one doubt the feasibility of cheaper and increased production by unified industries, whether one form of corporation or another?

But to permit interference by law further than the simple and demonstrable, the universal, principles of the public safety and good, is to destroy the stability of the very corporations which the law touches. The corporation itself is the enemy of individual monopoly, it makes for business stability. And the first great irrevocable law of trade is freedom. So that the political control of the

corporation, while permissible and needful to a degree, carried too far will result in instability and general depression.

Now the method of politics is to attack the corporation direct, because, forsooth, the artificial person is a creature of law.

In the face of the notable increase of consolidated corporations it is pertinent to inquire whether industry is seeking to shield itself under corporate law, or whether natural causes are bringing about these unparalleled combinations, and the seeking of a charter merely an incident thereto.

If the corporation law is upon the statutes of all the states, in some form or other, it cannot be charged that the "trust" is a fraud because it is now being organized for the most part under the laws of one particular state. It cannot be charged that the "trust" is seeking to defraud the people simply because it asks for a charter. If there is any reason for calling one corporation a "trust" more than another, it is because of its dominating magnitude. That it does business in several states is not the reason. Individual firms do this. That it has plants in several states is not a reason. Partnerships have the same. And if a man may not sell in another state he may not buy. And the dry-goods importer and the cross-roads merchant would be forever separated by restrictions here. So that the mere consolidation by charter in New Jersey argues no attempt to use the law as a shield for oppression in business. Perpetual life and limited liability are the reason and end of all corporations; and in order that these colossal enterprises be endowed with stability and power it follows the line of least resistance, that is all. Business requires the corporate form—a form made in wisdom as a public policy—it would be unlawful to announce the business as corporate, if it were a partnership. Hence the necessity of a charter. That is all, saving always that the devil does wear sheep's clothing sometimes.

Organization is necessary to the success of any business. The larger the enterprise, the more need for it. And herein, we may conclude, is the centralizing influence which demands the single corporation for these varied interests, these segregated properties, this newer and wider distribution.

Now, then, has the larger business any more latitude under the corporation than the small? Manifestly, as regards powers and duties as provided by charter, the large and small are on an equality. The state may set the limit to capital stock, and restrict the operation to certain lines, but this has always been extensive enough between maximum and minimum to accommodate all.

To cry "monopoly," therefore, and immediately begin to attack the old and approved corporation is not wise; and is seeking a remedy where none apparently exists. We must look further, if there be one, for the shield which protects the "trust," and then we must ascertain if it protects the corporation more than the individual.

We turn to the patent and tariff laws, but do they apply more to the individual than the corporation? Certainly not. The "trust" could not seek a shield here. Not that the tariff and the patent laws do not unduly aid the individual and the corporation both! Each may make a monopoly possible; but a monopoly may be maintained by either the natural or the artificial person.

It may be said that consolidated corporations have an undue influence in shaping legislation, such as the tariff. But this is a fault of democracy, a fault of the people, in not selecting firm and patriotic and incorruptible public servants, not the fault of the so-called trust. If the tariff fosters the "trust," the "trust" is certain to foster the tariff, but there are millions of individual voters who do the same.

There is also the charge that "trusts" "secure" discrimination in rates from railroads, another form of corporate business. But an individual does the same wherever he can.

One corporation can never be prohibited from common and necessary business relations with another. If two town merchants buy a carload of potatoes and divide them for the purpose of obtaining carload rates, it is exactly what the trust does on a larger scale. Organizing into a corporation does not in itself secure cheap freights.

When it comes to taxation, it may not be so easy to reach the corporation. But there are two sides to this question. Capital stock, at least, cannot be hid under a bushel. And for local taxes, it is to be noted that county boards of equalization, where plants are located, have a pretty firm conviction of values, and rarely fail to act thereon. Nor can the corporation increase or diminish its capital stock when the assessor comes round.

Hence, it is reasonable to conclude that, if there be a monopoly maintained, it is not because of the aid which lies in the corporate form alone, but in the fictitious advantages which the other forms of interfering legislation may assume, to the detriment, possibly, of the individual and his equal chance in the commercial world.

Be it said, however, that men do sometimes seek to incorporate business for the purpose of false representations. They make the shield of the law a cover for fraud. But it is not the rule, any more than it is the rule that individuals cheat and are dishonest in business. It is the opposite which is true. Nor is it the fault of a beneficent law that it shall be made the cloak for deceit. The corporation, moreover, affords no special advantage for fraud in the operation of a business, nor is it sought for that specific purpose. It is to be regretted that so useful an institution is made the object of partisan attack.

CHARLES W. STEVENSON.

RUSSIAN GOLD PRODUCTION STATIONARY.

The gold mines in the Ural region of Russia have about given out, only four works being now operated by means of chemical processes. The annual production of gold in the world has increased 16.3 per cent during the last ten years, but the production of Russia remains stationary, and amounts to about 86,668 pounds annually. The Ural mountains, however, furnish to the world 95 per cent of all the platinum produced, and the quantity is increasing constantly. In 1899 the production of platinum in the Ural region amounted to 13,242 pounds, against 6,363 pounds in the year 1890.

THE CORN EXCHANGE CONSOLIDATION.

One of the most important bank consolidations in the financial history of Chicago was effected September 17th when the business of the America National and the North-Western National was merged with that of the Corn Exchange National Bank. The last step preliminary to the consolidation was taken when the stockholders of the Corn Exchange National Bank voted an increase of $1,000,000 in capital stock, to be apportioned among the stockholders of the two banks which go out of existence. The formal transfer of accounts and business was made September 17th. The banking quarters of the Corn Exchange National Bank in the Rookery building have been greatly enlarged and refitted and the bank under the new arrangement has a capital of $2,000,000, a surplus of $1,000,000 and undivided profits of $500,000.

The America National Bank was formed in 1898 by a consolidation of the American Exchange National Bank and the National Bank of America. The latter institution had previously developed from the old Fifth National Bank. The character of business of the two banks was similar and the joint contribution resulted in what had been looked upon among bankers as a highly successful outcome. The advantages gained in this consolidation, together with the popular tendency of the time toward larger financial institutions, prompted a repetition of the experience.

The North-Western National Bank has been one of the stable, conservative financial institutions of Chicago. In its management have been identified a great many of the names connected with the financial growth and development of the city.

The Corn Exchange Bank was originally organized in 1870 as a national bank, but the form of incorporation was almost immediately changed to that of a state institution. Until 1889 the bank was practically owned by B. P. and Charles L. Hutchinson and Sidney A. Kent. At that time outside capital became identified with the bank, and in January, 1898, it was put under the national form of incorporation.

The advantages to the present Corn Exchange National Bank growing out of the consolidation will be apparent. The one striking argument is that a great volume of choice selected business has been acquired at once instead of through a process of competitive strife. The showing of strong financial names in the list of stockholders and directors is an augury of the future success and development of the bank. The full list of directors is as follows: Charles H. Walker, Isaac G. Lombard, Edwin G. Foreman, Charles H. Hulburd, Edward A. Shedd, Edward B. Butler, Clarence Buckingham, John H. Dwight, John C. Welling, Charles L. Hutchinson and Ernest A. Hamill.

The three banks are represented in the roster of officers, which is as follows: President, Ernest A. Hamill; vice-president, Charles L. Hutchinson; vice-president, D. A. Moulton; vice-president, Robert M. Orr; cashier, Frank W. Smith; assistant cashier, B. C. Sammons; assistant cashier, J. Edward Maass.

In the latest issue of the Bankers' Directory an impression was given that the consolidation took place under date of August 21st. This would suggest that the list of officers and statistics of the Corn Exchange National Bank represented the results of combination while it was necessarily that of the Corn

Exchange National Bank as it existed prior to September 17th, when the merger was formally effected. Taking the official report as of September 5th, the latest national bank call, total deposits of the three banks are shown to be over $30,000,000, which amount indicates something near the line of deposits with which the enlarged bank began business.

DEPOSITS OF BRITISH POSTAL BANKS.

During the year ended December 31, 1899, 14,654,609 deposits were made in the British postoffice savings banks, the total sum deposited being $195,610,800. In the same period the withdrawals numbered 5,094,033, the total sum withdrawn being $175,857,375. The interest credited to depositors exceeded $15,000,000, and the total sum standing to their credit at the end of the year was $650,593,025. The number of depositors reached 8,000,000, or one in five of the population of the United Kingdom. The deposits made on the last day of the year numbered 121,978, representing a value of $1,948,240. These figures are the highest on record for a single day since the bank was established. The highest amount withdrawn in one day was $1,008,745.

The number of new accounts opened for friendly societies was 406; for charitable, provident and trade societies, 2,333, and for penny banks, 262. The number of accounts opened by registrars of county courts rose from 277 to 538. The increase was due to the operation of the Workmen's Compensation Act of 1897, under which sums awarded as compensation may be invested in the Postoffice Savings Bank. The arrangement has proved so convenient that a bill has been introduced into parliament authorizing a similar investment of money paid into an English county court in ordinary actions at common law, and ordered to be invested for the benefit of an infant or lunatic. During the year the investments of depositors in government stock were 26,531, amounting to $8,351,770; the sales were 11,789, amounting to $3,430,675. The fall in the price of consols, which took place in December, led to a great increase in the number of purchases of that stock. While the average number of applications for investment is not more than ninety in a day from December 23, the day after the price of consols reached 98, to January 11, the applications varied between 190 and 832 a day. On December 31 there were 78,998 depositors whose total holdings of stock amounted to $41,986,065. The immediate annuities granted numbered 2,031, amounting to $270,220. The deferred annuities were 147 in number and $15,425 in amount. As regards life insurance, 827 contracts were made in 1899, amounting to $218,615. Of these, 356 are for the payment of the sum insured at the age of 55.

The net expenditure of the bank for the year was $2,369,385, representing an average cost per transaction of 5.75d, as against 5.77d, in 1898. The rate per cent of expenses to capital was $1.74½, as against $1.76¾ in 1898. Nearly all the forms required in large quantities for the business of the bank are now printed on the premises, with considerable gain in economy and convenience. The deficiency on the year's working amounted to $58,555. This, added to the deficits in the three preceding years, makes an aggregate loss of $170,615.

EXCHANGE OF THE PORTO RICAN CURRENCY.

"Sec. 11. That for the purpose of retiring the Porto Rican coins now in circulation in Porto Rico and substituting therefor the coins of the United States, the Secretary of the Treasury is hereby authorized to redeem, on presentation in Porto Rico, all the silver coins of Porto Rico known as the peso and all other silver and copper Porto Rican coins now in circulation in Porto Rico, not including any such coins that may be imported into Porto Rico after the first day of February, 1900, at the present established rate of 60 cents in the coins of the United States for one peso of Porto Rican coin, and for all minor or subsidiary coins the same rate of exchange shall be applied. The Porto Rican coins so purchased or redeemed shall be recoined at the expense of the United States, under the direction of the Secretary of the Treasury, into such coins of the United States now authorized by law as he may direct, and from and after three months after the date when this act shall take effect no coin shall be a legal tender in payment of debts thereafter contracted, for any amount in Porto Rico except those of the United States; and whatever sum may be required to carry out the provisions hereof, and to pay all expenses that may be incurred in connection therewith, is hereby appropriated, and the Secretary of the Treasury is hereby authorized to establish such regulations and employ such agencies as may be necessary to accomplish the purposes hereof: Provided, however, That all debts owing on the date when this act shall take effect shall be payable in the coins of Porto Rico now in circulation, or in the coins of the United States at the rate of exchange above named."

By the above section of the Foraker bill, approved by the President April 12th and to go into effect May 1, 1900, it will be seen that the ways and means of the exchange of Porto Rican coins was left to the discretion of the Secretary of the Treasury. Accordingly on April 20th he appointed William P. Watson, formerly auditor for Cuba, and James A. Sample, chief of the division of issue of the United States Treasury Department, as special agents in charge of the exchange. The details of the exchange were at the start largely left to the special agents. The problems they were to meet could not be solved beforehand and the difficulties they were to encounter could not be guaged. They sailed from New York on the United States transport McPherson April 25th, carrying with them $500,000 with which to begin operations, but having little or no definite plan of action.

Arriving late in the evening of April 30th, the special agents astonished native banking houses by an example of push and energy to them unheard of. The McPherson was to be in port only one day, yet it was the ambition of Messrs. Watson and Sample to convert their $500,000 into pesos and ship them back by the same boat. The money had first to be unloaded from the transport, then hauled up by army wagons to the banking house of De Ford & Co., where an office for the exchange had been established. All day long on May 1st the stock of pesos which the three banks of the city had in their vaults was transferred to

the special agents, who returned United States currency. When they had received 833,333.33 pesos, the equivalent of the money they had brought, the Porto Rican coins had to be bagged, tagged and packed in kegs, and the work took far into the night. The next morning, however, they were ready to load the McPherson, and by the time the last keg was in the hold and the receipts were signed, the vessel had started on her homeward trip, and Mr. Sample was sent ashore in the quartermaster's launch, which had been kept alongside for that purpose.

After this shipment there came a lull for a few days, the agents having no funds in hand with which to continue the exchange. They utilized this time in fitting up their office for their greater convenience, carrying on a correspondence with the principal business houses of the island and printing and mailing circulars descriptive of the methods of the exchange. The first circular sent out quoted Section 11 of the Foraker bill, described the coins which would be exchanged and definitely placed the limit of the exchange as July 31, 1900. It will be noticed that the Foraker bill does not place any limit on the exchange period, though it does state that the legal-tender period should cease on that date. It was the opinion of the agents that it was the intention to close the exchange with the legal tender, therefore they embodied this ruling in their circular.

This circular also named the sub-agencies, five in number, where the exchange would be conducted. These were: Messrs. De Ford & Co., bankers of San Juan and Ponce; the Spanish Bank of Porto Rico, San Juan and Mayaguez, and the American Colonial Bank of Porto Rico, at San Juan. These houses were connected with the special agents as long as the latter were in charge of the exchange.

The transport Cooke brought $1,000,000 for the exchange on May 8th and then there was another rush order in getting the pesos which then came in ready for shipment on the same boat. Five hundred thousand pesos were shipped to the mint by the Cooke, sailing May 10th. For some time after this the pesos came in a little at a time, but steadily. On May 12th the agents obtained their first New York exchange in the form of credit on the assistant treasurer at New York. The amount of this first credit was $200,000, and it was obtained for the benefit of the post office at San Juan and immediately turned over in exchange for Porto Rican coins. No more money was received for some time, and the next shipment was by the McPherson May 22d of 500,000 pesos.

By the beginning of June the affairs of the exchange in San Juan were sufficiently far advanced to admit of the agents visiting the sub-agencies in the other towns and starting them in the work. Arrangements were therefore made for a trip across the island to Ponce. The War Department had placed the military at the convenience of the Treasury Department, and all funds belonging to the United States were at all times guarded by details of soldiers, and wherever it was feasible army transportation was utilized. On June 7th the agents left San Juan with a wagon train of eight wagons, carrying $585,000, under guard of twelve men with Lieutenant Ansell of the Eleventh Infantry in command. Reaching Cayey that night after a ride of some fifty miles, the agents left $21,000 in

the hands of Rucabado & Co., the largest tobacco manufacturers on the island, taking a carefully worded receipt in Spanish for the amount. By this receipt, conforming in every particular to the Spanish law, the firm was to account to the Treasury Department either in kind or in Porto Rican coins at the prescribed rate.

Upon leaving Cayey the next morning the agents narrowly escaped death by a landslide and were forced to return to that town. The wagon train had left ahead of them, and they were now obliged to wait thirty-six hours there without knowing the fate of their wagons. Starting again they overtook Lieutenant Ansell at Juano Diez, about twenty miles from Cayey. He and his men were camped by the roadside, blocked by a ford which the heavy rains had rendered impassable. They were obliged to go up the stream to find a crossing, and even then barely escaped destruction in the swift current. The wagons were completely submerged, and part of the time the mules had to swim. The effect on the money was discovered when they reached Ponce. Some of the safes used to carry the paper money were so rusted that they had to be broken into, and the silver certificates were wet and soggy.

Leaving the rest of their money in Ponce and picking up 250,000 pesos while there, the agents started back. At Cayey they received 15,000 pesos additional and reached San Juan June 17th, having been gone ten days and covered a total of 194 miles in an army ambulance. When one realizes that the entire trip was over the famous military road, by all odds the best on the island, he can appreciate what other roads must be like and the difficulties of transportation.

On June 19th the transport Burnside arrived with another million, and it was on this same date that the agents received the ruling of the Secretary that the exchange sub-agencies must be limited to the three points already named. This decision was later to cause more dissatisfaction among native merchants than anything else about the exchange. June 27th Mr. Sample sailed for Mayaguez, taking with him $280,000, which he left with the branch of the Spanish Bank there.

By July 3d the regulations of the exchange had been well advertised, and complaints came in thick and fast, because there were to be only three points. Our method suffered in comparison with that adopted by Spain in 1895 when she changed the Mexican currency then existing for the Porto Rican currency. Agencies were then established in every town in the island and the exchange consummated in eight days. Conditions made this possible for her while it was not possible for us. The alcaldes, or mayors, were then creatures of the Captain-General, and were responsible to him. If they did not obey his wishes they were even liable to be shot. Therefore they made agents of exchange of the most able and effective kind, but we had no such hold over anyone, and it was impossible to get bond companies to bond any of the native officeholders in requisite amounts.

There was some justice in these objections. People living in the immediate vicinity of the three exchanges were not inconvenienced in exchanging their money, but there are towns in Porto Rico of 15,000 to 20,000 inhabitants only accessible to the outside world by means of mountain roads, and some of these

roads have never seen even an ox-cart. Of course there was both trouble, danger and expense to be incurred in transporting funds from these towns, and the people were not willing to attempt it.

Another grievance which the people had was the closing of the exchange on July 31st. The first intimation which the agents had of the interpretation of the department that the exchange did not necessarily close on the date was in a letter from the treasurer received July 4th. Even then the agents hesitated to give out this information too generally, fearing that with their spirit of "manana," the natives would not part with their pesos until they were forced to and at the last moment. Indeed, bankers gave it as their opinion that not another peso would be forthcoming if an indefinite extension were announced. Therefore the agents were careful in their correspondence and their published statements to say that a short extension had been ordered, but no definite time had been set.

One of the most peculiar elements of the exchange was the utter impossibility of convincing the natives that the dollar was worth any more than the peso. This was true not only of the poorer and laboring classes, but many seemingly intelligent men could not be impressed that one dollar ought to buy more than one peso. Just as soon as prices began to be expressed in dollars and cents the natives and some of the Spanish merchants attempted to charge as many dollars as pesos.

Toward the end of July and the close of the legal-tender period excitement ran high. On July 31st rumors of riot and even bloodshed began to pour into San Juan, but they proved later to have little foundation in fact. There were one or two strikes for wages in dollars to the same amount as had been given in pesos, but the natives having no organization were glad to go to work after a day or two. Competition began to assert itself in the prices of foodstuffs and other commodities in the towns, and the American merchants continued to receive either currency without raising their prices. It was a most unexpected development that the natives should refuse to receive their own peso after August 1st, even though the exchange was continued by our agents. However, it made for expedition in the exchange, for in the first two or three days of August pesos came pouring in to all the agencies, and the banks had to suspend their regular business to accommodate the crowds that filled their corridors waiting to exchange their funds.

In the meantime shipments went on as regularly as a transport visited the island. The shipments and the amounts received are shown more plainly by the following table:

	Amounts Received.
April 30th	$ 500,000
May 8th	1,000,000
May 12th, New York Exchange	200,000
June 20th	1,000,000
June 23d, New York Exchange	300,000
August 4th, New York Exchange	200,000
August 8th, New York Exchange	100,000
August 10th, New York Exchange	300,000
Total	$3,600,000

	Value Pesos Shipped.
May 2d	$ 500,000
May 10th	300,000
May 22d	300,000
July 14th	784,800
August 6th	1,032,879
August 20th	281,200
Balance turned over to De Ford & Co.	146,121
New York Exchange brought back	255,000
Total	$3,600,000

It will be noticed that there was $845,000 in New York exchange used. This was because the balance of trade was so much in favor of the United States that the banks were very glad to get the exchange. It usually sells there as high as one-half of 1 per cent. For this reason probably three-fourths of the paper money brought to the island was almost immediately shipped back to the United States. They could pay freight and insurance cheaper than exchange rates. On this account the agents after the first shipment requested the department to send only coin.

General Davis in his war report estimated the total amount of Porto Rican currency left by Spain in 1895 as 6,396,000 pesos. Probably not all of this remained on the island at the time of the American occupation, so that it would seem reasonable to suppose that the special agents had exchanged all but about 800,000 pesos. This amount was confined to some of the interior and more remote towns, as the peso had almost entirely disappeared from the larger cities by the middle of August.

The work of the exchange was practically acomplished, so it was thought best by the Treasury Department to let the banking house of De Ford & Co. carry on the business, collecting the small amounts that would continue to filter in. Accordingly the special agents were recalled. They sailed from San Juan August 20th and reported at Washington on August 27th.

ERNEST HAMILTON DILLON.

Mr. Dillon, as a United States Treasury agent, assisted Messrs. Watson and Sample in the exchange.—Ed.

LITTLE CURRENCY IN USE.

An illustration of how little real money, gold, silver and bank notes, is used in every day business transactions was recently given in a day's clearings of one of the New York city banks. When the day's business amounting to over eleven million dollars was closed and the checks, drafts, etc., added up, it was found that the amount due the bank was less than sixty dollars. It would be difficult to imagine a more forceful demonstration of the fact that commerce is not carried on by means of actual money, but by credit devices and substitutes for money.

FIRST SHOWING OF ENLARGED FIRST NATIONAL.

The merger of the Union National Bank of Chicago with the First National Bank was completed September 1st. Arrangements had been made for the enlarged clerical force at the First National and a plan is being matured for an important extension of its banking offices. The statement of the bank's condition made four days after the merger in response to the Controller's call was as follows:

ASSETS.

Loans and Discounts		$39,219,834.24
United States bonds (par value)		1,474,080.00
Other Bonds and Stocks (market value)		5,530,271.02
Cash resources—		
Due from Banks (Eastern Exchange)	$10,265,878.98	
Checks for Clearing House	3,072,268.19	
Cash on Hand	16,357,878.80	
Due from U. S. Treasurer	97,000.00	29,793,025.97
		$76,017,211.23

LIABILITIES.

Capital Stock Paid in		$ 5,000,000.00
Surplus Fund		2,000,000.00
Other Undivided Profits		1,264,531.08
Discount Collected but not Earned		252,508.59
Circulation, Notes Received from Controller	$995,900.00	
Less Amount on Hand	462,600.00	533,300.00
Deposits		66,966,871.56
		$76,017,211.23

The Union National is represented in the roster of officers of the First National Bank by David R. Forgan and August Blum, who are respectively vice-president and assistant cashier. The full list of officers is as follows: James B. Forgan, president; David B. Forgan, vice-president; George D. Boulton, vice-president; Richard J. Street, cashier; Holmes Hoge, assistant cashier; August Blum, assistant cashier; Frank E. Brown, assistant cashier; Charles N. Gillett, assistant cashier; Frank O. Wetmore, auditor; Emile K. Boisot, manager bond and foreign exchange department, and John E. Gardin, assistant manager bond and foreign exchange department.

The directors are Samuel W. Allerton, Samuel M. Nickerson, D. Mark Cummings, John A. Spoor, Nelson Morris, William L. Brown, George T. Smith, David R. Forgan, George D. Boulton, Norman B. Ream, James B. Forgan, John H. Barker, Eugene S. Pike, Charles H. Conover and Otto Young.

The actual work of consolidation was carried on without any inconvenience to customers or embarrassment to the clerical force.

SAVINGS BANK SYSTEM OF FRANKFORT.

Frankfort-on-the-Main, Germany, is distinguished among the European cities by the large average wealth of its citizens, and by its exceptional prominence in all that relates to banking and finance. Not only have the great banking families had their origin in Frankfort from which branches have been established at Paris, London, Vienna and New York, but there are in the city to-day not less than two hundred banking houses, public and private, many of which are institutions with enormous capital and wide-reaching connections.

In a city of this character, which, until thirty years ago, had an independent municipal autonomy, it would naturally be expected that the savings-bank system would not only include some original features, but would embody in a high degree the best results of experience and of competent management. This is apparently the case and the following is a description of the organization and methods of this comprehensive and somewhat complex institution.

The Frankfort Savings Bank is a private corporation established under municipal authority nearly seventy years ago, when Frankfort was a free city, independent of all state allegiance and control. It is divided into three divisions or departments: One, the Savings Deposit Bank (Sparkasse), which includes a central bureau and two branch offices in different quarters of the city; two, the Ersparungs Anstalt, a separate bureau under the same management as the preceding, but differing from it in the fact that it collects from each depositor a stated weekly deposit; and, third, the Penny Savings Institution, which is a separate department of the Sparkasse, but adapted in its methods to the humblest class of depositors, whose earnings are limited to a few pennies per day or week. All these departments are parts of one comprehensive system, each with its own administrative officers, but all under control of one central board of directors.

The Savings Bank (Sparkasse) was opened June 12th, 1822. The Ersparungs Anstalt was founded in 1826 as an independent savings institution with the special feature of collecting a specific weekly sum from each registered depositor. It remained independent until November, 1866, when by resolution of its managers it was placed under the control of the Savings Bank (Sparkasse) and became a special department of that institution. The third division, the Penny Savings Bank, was created in June, 1882, as a special bureau of the Central Savings Bank for the benefit of the humblest class of depositors.

The Savings Bank proper (Sparkasse) includes the central bureau and two branch offices, one of which is located at the eastern part of the city, and the other in the industrial suburb of Sachsenhausen on the opposite side of the river. The main office is open from 8 to 11 o'clock a. m., and from 3 to 5 p. m., but the branch offices are open only during the afternoon. Otherwise the regulations and management of the principal bank and its two branch offices are quite similar. Among the more important of their working regulations are the following: Deposits may be made in any sum from 1 mark (23.8 cents) to 2,000 marks, but

not more than 5,000 marks may be deposited by the same person during one year. The maximum sum that is received on deposit from one person is 10,000 marks. Exceptions in which this limit is exceeded may be optionally authorized by the directors.

The rate of interest paid on deposits may be changed by the board of directors, due notice of such action being given in the public press. The present rate is 3 per cent and the interest on each deposit begins not on the day when it is made, but on the first day of the month next following. Each depositor is furnished with a deposit book bearing simply a number and the seal of the bank, and containing the regulations which concern depositors. In this all deposits made by the bearer are registered and the entry certified by signature of the cashier or his assistant and therein at the end of each year the full account with interest is written up.

Money may be drawn from the bank by depositors under the following conditions: Sums under 200 marks may be drawn out at will by any depositor having that amount to his credit. For the withdrawals of sums from 200 to 1,000 marks a notice of four weeks must be given, and six months' notice is required when a depositor wishes to draw any sum from 1,000 marks to the full amount of his credit. In cases of special urgency the directors may authorize departures to be made from this rule, and the policy of the bank in this respect is liberal and obliging. Interest ceases upon any sum so withdrawn or upon notice being given that it will be withdrawn at a specified date.

Neither the depositor's book nor his deposit can be sold, hypothecated or transferred except in case of death, when it descends naturally to his legal inheritor. When an account is closed by withdrawal of the entire deposit the depositor's book is retained by the bank and cancelled.

The Frankfort Savings Bank has enjoyed from the first a substantial and constantly augmented success. It began in 1823 with 294 depositors, the aggregate of whose deposits was 86,934 marks. In 1870 the depositors numbered 12,314, and the capital of the bank had risen to 7,743,822 marks. From that date its prosperity increased rapidly and was still further augmented by the opening of the Penny Savings Department, which took place in 1882.

The weekly savings institution, as already stated, is a special bureau of department of the savings bank, the peculiar feature of which is that it collects, by means of special messengers who visit depositors at their homes, a specified weekly deposit, which is thereupon entered to their credit. Its object is to induce people of small but steady incomes to assume an obligation which obliges them to save and lay up regularly a small sum which they might otherwise spend needlessly or neglect to deposit by reason of the inconvenience of going to the bank during working hours. The following synopsis of its regulations will show the method by which this department is conducted:

A person desiring to become a depositor in the Ersparungs Anstalt makes a personal application at the office, where he pays 1 mark as admission fee and receives a copy of the statutes and rules. One month thereafter the applicant is admitted to membership. He then states the amount which he wishes to deposit

weekly. This may be 50 pfennings or 1, 2, 3, 4, 6, 8, 10, 15 or 20 marks, and the sum once stated and registered can be changed only at the beginning of a new year. A book of deposit, numbered and bearing the seal of the institution, is issued to the depositor when he first makes his weekly payment, with the date and amount of the same written therein. Thereafter the depositor's entire account is made up in his book, only at the close of the year, or whenever he shall withdraw part of his deposit from the bank. Deposits are collected weekly from each depositor by the authorized collector, who gives receipts bearing the seal of the bank and book number of the depositor. Not more than fifty collections are made in a year, the last two weeks in December being omitted in the series. The collector calls for each weekly deposit but once. If it be not paid or the receipt therefore redeemed at the bank within eight days, the depositor is considered as having withdrawn, and the collector's visits to him are discontinued. Persons living at a distance from the institution may, if requested by the bank, authorize some person living near to receive and pay their deposits to the collector. Mutual deposit can be made by a man and his wife, in which case either one or the other can withdraw the entire sum which stands to their mutual credit.

Interest is paid on deposits at a rate fixed by the management. Any change in the rate of interest must be announced six months before taking effect. The weekly deposits paid in during a year begin bearing interest only on January 1st of the following year, and the yearly interest is carried at the close of the year to the credit of the depositor. In computing interest, disbursements to the depositor are only considered when they exceed in amount the sum of his non-interest bearing deposits made during the current year, and thereby reduce the amount of his interest-bearing capital deposited during the preceding year. In case the deposit of a person who has ceased making weekly payments is not withdrawn within three years, interest thereon ceases. Any depositor can withdrawn at will his entire deposit. After the death of a depositor further collections cannot be made from his widow or heirs. Deposits can not be attached for private debts except upon judgment of a court, neither can the book of deposit be pawned or sold.

Payments are made to depositor as follows: 200 marks or less may be withdrawn without previous notice; from 200 to 500 marks, four weeks' notice must be given; from 500 to 1,000 marks, two months' notice; for any sum above that limit, six months' notice is required. The above rules apply when, after the death of a depositor, his lawful representative wishes to withdraw the deposit of the deceased. Final payment is recorded in the deposit book of the retiring member, which is then filed in the bank and constitutes its voucher of final discharge.

An official statement showing the condition of the bank and the account of each depositor is published by the management at the close of each year. If any depositor believes his account to be therein misstated, he must apply within three months for a revision and correction of the same, otherwise a complaint will not be entertained. The best that can be said of this department of the savings institution is that it induces people to save who have never saved anything before, and probably would not, without the spur of a weekly obligation, to which they become habituated and forget that it is a burden.

The penny savings bank, as already explained, is a separate department of the Sparkasse, and was created in 1882. Its object is to reach the humblest class of working people who have no time during working hours to go to a bank with their savings, and who, by reason of their scanty and often uncertain incomes, cannot safely bind themselves to deposit a stated sum each week. For their benefit the following plan has been adopted, or rather adapted, from the English system: The bank has appointed in different parts of the city, forty agents, generally grocers, druggists, watchmakers, or other small shopkeepers, whose places of business are kept open during the entire day and evening. To these agents are issued for sale quantities of adhesive stamps about the size and form of postage stamps, each of which has a value of 10 pfennigs, or about two and one-half cents. With these stamps are issued gratuitously a small number of books each containing fourteen leaves, one page of which is divided by printed lines into twenty squares of such size that one 10 pfennig stamp may be readily pasted within each square. When the squares on a page are thus filled, the sheet represents a value of two marks. Any person desiring to become a depositor in a penny savings bank goes to the nearest agent, gives his name, address and occupation and receives one of these books, each leaf of which bears the same number as that on the cover. The would-be depositor then invests his spare pennies in savings stamps, which he pastes in the book until one or more pages are filled. When a page is thus filled, the depositor takes his book to the agent, who removes the leaf and sends it to the penny savings bank, which enters upon its register the number to the name and address of the depositor, and issues in his name and number a deposit account book, which is delivered through the agent to the depositor. The process is now complete and in working order. As fast as pennies are saved they are invested at the neighboring agent's shop in savings stamps, which are pasted in the passbook. As these pages are filled they are detached and sent to the bank, which the account and at intervals writes it in the deposit book, which is sent in for that purpose. Interest is paid on deposits from the first of the succeeding month, and disbursements, etc., are made under the rules of the Sparkasse already described. The penny stamp savings system has been remarkably successful and popular in Frankfort. It brings the savings bank within reach of children, minors and other persons of scanty means who would never face the teller of a bank with their pitiful little economies. They have no such timidity in buying blue saving stamps from the neighboring chemist or grocer, and the emulation of filling pages with these stamps teaches many a child the lesson of thrift and economy which may become invaluable in after life.

CHILEAN CONDITIONS FAVORABLE.

Most of the banks and public companies of Chile have just published their half-yearly statements. These are generally very satisfactory, showing the prosperous state of the republic. A dividend of 6 per cent has been declared by the Hypothecary Bank of Chila, Talca Bank, Melepilla Bank and Curico Bank, 5 per cent by the International Bank, and 3 per cent by the Bank of Serena.

OFFICIALLY RECOGNIZED CHINESE LOANS.

At the present time it is of interest to know the Chinese loans that are officially recognized. Below is given a schedule of the various loans,which aggregate, nominally, nearly two hundred and ninety-five million dollars. The annual sum called for in interest and sinking fund, on this amount, is about sixteen million dollars.

If it is assumed that the exchange for the tael is sixty cents, it will be seen that estimate places the customs revenue at about fifteen million six hundred and twenty-five dollars. It must be borne in mind, however, that while, as a general thing, loans are secured on the customs revenue (which, as a guarantee, has been pretty well exhausted), the 4 per cent gold loan of 1895 has the guarantee of the Russian government, in addition to being secured by the customs. (This loan is not quoted in official lists, although all but one of the other loans are so quoted.)

At the time the Chinese loans were introduced on the London market there was much complaint regarding the proportions of the issues which the continental capitalists acquired. Under the present circumstances, however, it is considered fortunate that Russia, Germany and France participated in those loans.

The following schedule will show the rate of interest of the loans, the date of issue, the issue price, particulars of redemption and the firms connected with their introduction:

		Issue Price.
7 per cent silver loan, 1894, for 10,900,000 taels.....	$ 8,175,000	98
Redeemable by annual drawings at par after 1904. Hong Kong and Shanghai Bank.		
6 per cent gold loan, 1895 (February).....	15,000,000	96½
Redeemable by fifteen annual drawings at par after 1900. Hong Kong and Shanghai Bank.		
6 per cent gold loan, 1895 (July).....	5,000,000	106
Reedeemable by fifteen annual drawings at par after 1900. Chartered Bank of India, Australia and China.		
4 per cent gold loan, 1895 (July), Russian guarantee.....	79,100,000	99-20
Redeemable by thirty-six annual drawings at par. Comptoir National d'Escompte.		
5 per cent gold loan, 1896 (March).....	50,000,000	98¾
5 per cent gold loan, 1896 (September).....	30,000,000	99
Redeemable by thirty-six annual drawings at par. Hong Kong and Shanghai Bank and Deutsche Asiatische Bank.		
4½ per cent gold loan, 1898 (March).....	80,000,000	90
Redeemable by forty-five annual drawings at par. Hong and Shanghai Bank, and Deutsche Asiatische Bank.		

5 per cent gold (railway) loan.....	11,500,000	97
Redeemable by forty annual drawings at par, commencing 1905. Hong Kong and Shanghai Bank and British and Chinese Corporation, Limited.		
5 per cent gold loan (1898), 66,783,000 francs.....	13,356,600	96½
Redeemable by twenty annual drawings at par, commencing 1909. Banque de Paris et des Pays-Bas.		

With the exception of the first loan, which is a 7 per cent silver loan, all the issues are in gold. With regard to the silver loan the procedure is to buy at the fixed nominal exchange of seventy-two cents for the tael. Interest is receivable at the market exchange of the day. Very much the same procedure is used as was formerly the case with regard to the India rupee issues. They were bought at the nominal rate of forty-eight cents, and the interest payments were made at the current rate of exchange.

On Friday, July 6th, according to official lists, the quotations for the six securities having official recogniion were as follows: For purposes of contrast, the issue price is also given:

	Price Issue.	July 5th.
7 per cent silver loan.....	98	92½
6 per cent gold (H. K. & S.), 1895 (February).....	96½	94
6 per cent gold (chartered), 1895 (July).....	106	94
5 per cent gold, 1896.....	99	81
4½ per cent gold, 1898.....	90	65
5 per cent gold (Rys).....	97	75

RESPONSIBILITY NOT TO BE EVADED.

Although in the management of the bank the power of its president may be less than that of the cashier, the Supreme Court of Colorado, in a case of recent date, held that the president cannot shield himself from criminal liability by casting the responsibility of failure and insolvency upon other officers who were more immediately and directly contributory to it by a plea of ignorance of the straits into which the institution had fallen, when that ignorance is due entirely to his criminal negligence in failing to acquaint himself with its affairs, or to his inability, natural or otherwise, to acquire knowledge had he exercised his faculties to that end.

BANK OF ENGLAND NOTES.

It is not every one who is aware that a Bank of England note is not of the same thickness all through. The paper is thicker in the left-hand corner, to enable it to retain a keener impression of the vignette there, and it is also considerably thicker in the dark shadows of the center letters and beneath the figures at the ends. Counterfeit notes are invariably of one thickness only throughout.

THE NEW BANK.

It had to come! There were three already, one too many, but a few itching palms for place and stock can do a great deal of work. When the bank mania strikes a town nothing can stop it. A few men would rather own bank stock than succeed in their own business. And bank promoters, under such circumstances, are men out of a job, this much is certain. So, what with tickling the palates of the man who saw greatness in the ownership of bank stock, and feathering the nest of the promoter in the way of a good soft place, the new bank was started. And to-day it is dragging its length along, somewhat of an invalid, but a bank, fully equipped with a vault, safe, fine furniture, capital stock and a few deposits and two or three able-bodied men with nothing to do. And so it is likely to continue.

You see, to be a prominent merchant in a country town and partly own and direct a bank besides, is "some punkins." Whole lots and stacks of men would rather be a big frog in a little puddle than a little frog in a big puddle. And then, it is so easy to run a bank. "Just make good loans and you are all right," a kindly disposed friend once remarked. That and counting money, figuring interest, keeping books, and locking the vault, is the sum total of banking. One might think so if he were to notice a few of the men who start the redundant bank, the bank to make places for those who have failed elsewhere, the bank that has no relation to the needs of the community, and which will finally "pine and fade away without any specific disease."

The new bank is not exactly like the new broom. It does not sweep clean. It starts out with a great flourish of trumpets. One would think the whole community was at its heels. It is not. And after a while the new bank is a very prosy concern. Making money like a "house a fire" is not a prerogative of the new bank which is started where there are already too many. Oh, no! Expenses are very heavy and dividends very light. A great clatter is raised about new customers, but after while a new statement is called for and the old bank is running along as usual and the new one, well, it is "very tolerable only," thank you! The old banker has fortified himself, grown unduly apprehensive, only to learn that where customers are well treated, there they usually remain.

Still, the new bank pegs away at the new stand. And the end is not yet. Banks are born with great tenacity for life. Not being in business for their health, they resort to many and divers tactics to increase and grow fat. That they are a thorn in the side of the old and conservative banker goes without saying. The new bank usually begs for business. "Works hard to secure depositors," it is more politely called. Now and then by some specious pleading a disgruntled customer casts his fortunes with the youthful rival. This does not tend to an equable state of mind on the part of good bankers who are conscious alone of duty done. No part, however, of a race of this kind is so exciting as the start. The only bank can very well contain itself in peace.

Now it is the privilege of an American citizen to start a new bank three times a week if he can get the stock subscribed and a charter. Very often a

manufactory, mine or railway would come nearer filling a long felt want, yet the man at the head of this enterprise is not studying how to help the community. It is more likely himself. There may be cases where morally he has no right to embark in the banking business. We need not discuss these. If he has not lately sold his interest and official position in one bank, with the expectation that he will never again engage in the same business in that place, and then suddenly opens up, it is not necessary for the banker who bought him out to do anything but keep still. There is no community under the sun that is not capable of taking care of such palpable wrongdoing as this. And it will do so, no fear at all of that. A bank organized under such circumstances will never succeed. It is blighted at birth. It may look all very snug and trim. But it has the evil eye. What it looks on will surely wither and perish. Every community, no matter how grasping its individual members, as a whole, is generous. Stockholders in the new enterprise, who are in no way bound to the old bank, will find it extremely difficult to make the new one go. But the community at large will be loyal to an ideal of justice and right, as the new bank will certainly discover.

Still, it remains, that the new bank has a right to open. That is to say, the man who opened it, with the exception noted, has a clear right to do so. There is, it is true, a high moral plane which regards all business as a species of co-operation for the good of all. Men who occupy that plane respect the rights of all others and study how to advance their own interests without overdoing any particular line of business in a way detrimental to the community. A proper division of industry and labor is a great book. As yet we have, however, arrived at no method of equable division. Socialism proposes one. But it will be long before any other law controls than blind competition. And socialism is a mere theory. So the new bank has a right to exist.

And now comes the point of conduct. If the banker, who deems that he has certain vested rights, fail to conduct himself properly, he will lose prestige.

First, the ordinary business courtesies should be remembered. Personal intercourse is probably not desirable to any very friendly extent, but business requires that bankers in all towns and cities preserve polite speech and an exchange of minor amenities. If the new bank gets any business it must come from the old ones. But it is poor logic which would deprive a banker of that which he is expected to return either in decorous civility or honorable methods.

Let us halt here a moment. We have been presuming that all is well at the old bank. Not that the bank is sound, rather that the management is perfect. Let us pause.

The new bank can be made to benefit us if we will but study a little. It is time for introspection.

Perhaps age has brought arrogance. If so, it is high time to mend. Perhaps customers have not been accommodated to the extent they might have reason to expect. Time to remedy that. Perhaps old furniture, old methods of bookkeeping, no advertising, carelessness and lack of promptness, have attached themselves silently to the old institution. It is time to study conditions, time to brush the cobwebs down. Pity 'tis that these things were not noticed before. Better late than never, however. The new bank is spick and span, and its new

safe is prominently mentioned, as well as exposed to view. It may be trusted to put its best foot forward. And, quietly, without ostentations, it is well enough to brush up a little, though furniture never yet made a bank. The main lesson to be learned from the new bank is the need of questioning methods, popular regard, and, more than ever, securities. The beaten path of conservatism, that is never to be forsaken. Extra efforts to please, if needed, should be made, but without sacrifice of dignity. For the rest, courtesy to competitors, extra watchfulness and labor, and nine times out of ten the unnecessary bank will prove to be harmless.

CHARLES W. STEVENSON.

PACIFIC RAILROAD SETTLEMENTS.

During the administration of President McKinley, beginning in March, 1897, the debt of the Pacific railroads on account of bonds issued by the United States in aid of the construction of the roads, together with interest thereon, has been largely collected and secured to the Government, and the following sums paid into the Treasury:

From Union Pacific Railroad, principal and interest paid in full....		$58,448,224
From Kansas Pacific Railroad—		
Principal paid in full	$6,303,000	
Dividend received on suit instituted by Attorney- General on interest account	821,898	
		7,124,898
From Central Pacific and Western Pacific railroads, part payment of principal and interest		15,136,330
Total		80,709,452

In the adjustment of the Central Pacific and Western Pacific debt, under settlement agreement of February 1, 1899, the entire debt as of that date, namely, $58,812,715, is secured to the United States by twenty semi-annual notes of $2,940,635.78 each, bearing interest at 3 per cent per annum (5 of which have already been anticipated and paid), secured by collateral bonds bearing interest at 4 per cent per annum, so that the above sum of $80,709,452 received from the Pacific railroads should be increased by the sum of $44,109,536, the amount of the Central Pacific and Western Pacific debt still unpaid but guaranteed to the United States, which would make an aggregate of $124,818,988 settled and secured to the Government on account of the indebtedness of the roads to the present date.

These settlements have been secured to the Government as the results of proceedings conducted during the present Administration.

Under a deficiency suit instituted by the Attorney-General for recovery of interest from the Kansas Pacific road, amounting to $6,624,107, the sum of $821,898 has already been received and paid into the Treasury, as shown in the above statement, and further payment on said account is expected to be made at an early date.

The remaining indebtedness of the Pacific railroads not yet settled on June 30, 1900, was as follows:

Central Branch Union Pacific Railroad	$3,750,125.13
Sioux City and Pacific Railroad	4,198,725.71
Totals	7,948,850.84

Negotations under a recent act of Congress are being conducted looking to the settlement of this small remaining debt.

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FREE COINAGE DANGERS.

The financial issue has forged to the front in the political campaign now on, and in face of the general discussions during the last campaign and since, practical information on the currency question as touched by free coinage of silver is in demand. An exhaustive statement on the subject was made in 1896 by the New York Tribune. This, revised with relation to recent statistics on circulation and gold and silver production, is presented herewith.

By "free coinage" is meant the acceptance at the mint of all gold or silver offered for the purpose, and the melting, assaying and stamping of it into money without expense to the owner of the metal.

By "ratio" is meant the relative value of gold and silver according to weight.

By "free coinage of both silver and gold at the ratio of 16 to 1" is meant the coinage, without expense to the owner of the metal, of all gold and silver brought to the mint, on the theory that sixteen ounces of silver are equivalent in value to one ounce of gold.

The Government of the United States, according to law, now coins free all gold bullion brought to the mint, and the advocates of free silver coinage demand that the same privilege be extended to the owners of silver bullion. The Government's refusal—through Congress—to grant this demand rests on the fact that the two metals do not bear a constant ratio of value toward each other, and that the ratio of 16 to 1, at which the free coinage of both is demanded, does not at present represent the real ratio which exists between the two. Pure gold in the open markets of the world brings $20.67 an ounce; pure silver in the same markets brings less than 65 cents an ounce, which is an actual ratio of nearly 32 to 1—that is, it actually takes nearly thirty-two ounces of silver to equal in value one ounce of gold. Experience has shown that any attempt to coin the two metals at 16 to 1 under these unequal conditions would result in monometallism on the basis of the cheaper metal, which in this case is silver. Therefore, free coinage of silver by this country alone would mean a violent and sudden change of the currency from the present gold basis to a silver basis.

Gold and silver have been used for money since the dawn of civilization, because, being metals much desired by all men for their beauty, durability and usefulness as utensils and ornaments, they came to have a recognized value in the eyes of all, and were readily accepted in exchange for and as a measure of the value of products and property of all kinds. They possess the additional advantage of being small in bulk and proportion to their value, and are readily passed from hand to hand. At first they passed by weight, ascertained at each transfer, and then governments took upon themselves, for the convenience and security of the people, the duty of stamping the metals into coin, thereby certifying to a certain weight and a certain quality in each piece. That is all that the Government does in coining money to this day.

But gold and silver have fluctuated greatly in relative value in the course of time, owing to variations in the amount of each produced and available for use—in other words, in accordance with the law of supply and demand. Gold has always been considered the more valuable, in proportion to weight, and has held first place in the esteem of men. At one time the accepted ratio of value was 6 to 1; that is, people accepted the metals interchangeably in the proportion of six parts by weight of silver to one of gold, and

coins were measured at that ratio. By the time of Henry I, in England, the beginning of the twelfth century, the ratio had changed to 9 to 1, and, by gradual stages, the metals drifted further apart, until, at the close of the last century, when our first coinage laws were enacted, the ratio had reached 15 to 1.

Meanwhile, all civilized nations attempted to use both metals concurrently as standards of value, changing the coinage ratio from time to time as experience taught them that the real ratio of value changed. We say "attempted to use both standards" because, as a matter of fact, history shows that no nation ever succeeded in keeping both in circulation at once for any great length of time, for as soon as the commercial, or real, ratio departed from the legal, or coinage, ratio one metal or the other, in accordance with the law of supply and demand, disappeared from circulation as money for use in the arts or for hoarding, or was exported to some country where the legal ratio had been made to conform again to the commercial ratio.

At first the people did not understand these movements, and attempted to stop them by legislation, by putting severe penalties on the exporting of the coin or metal which showed a tendency to disappear or the melting of the coins for use in other directions. But such legislation always failed absolutely to produce the desired effect, and a closer study of the question revealed where the real trouble lay. In the latter part of the fourteenth century Charles V of France commissioned one of his most trusted councillors, Nicholas Oresme, to investigate the subject. Oresme reported his conclusions in a treatise on money, in which he laid down the principles that no sovereign had the power to fix the value or the purchasing power of coin; that the legal ratio of coin must conform strictly to the relative market value of the metals; that if the fixed legal ratio of coin differs from the market value of the metals, the coin which is underrated entirely disappears from circulation, and that, if degraded or debased coin is allowed to circulate along with good and full weighted coin, all the good coin disappears from circulation, and the base coin alone remains current, to the ruin of commerce. Working on a similar commission from the King of Poland one hundred and sixty years later, the great Copernicus, without knowing of the existence of Oresme's treatise, arrived at identically the same conclusions. Still later Sir Thomas Gresham, Master of the British Mint and chief financial advisor of Queen Elizabeth, worked out the principles once more, and explained them to his sovereign. The great fundamental law of coinage, based on these principles, has since become known as Gresham's law. In the language of a pamphlet issued in 1696, it is simply this:

When two sorts of coin are current in the same nation, of like value by denomination, but not intrinsically—i. e., in market value—that which has the least value will be current, and the other, as much as possible, will be hoarded, or melted down or exported.

Still, no nation so far applied this principle as to choose one metal permanently as the standard measure of value, and when the fathers of this Republic came to frame our first coinage laws practically all civilized nations were using, or trying to use, the double standard. But they were wise men in those days. When they drew up our Constitution they carefully refrained from including in it any mandate as to whether gold or silver, or both together, should be the standard of value, but contented themselves with giving to Congress the sole power to coin money, and prohibiting the states individually from making anything but gold and silver a legal tender. That is all that the "money of the Constitution," about which we hear so much these days, amounts to.

Now, let us see what happened. One of the first laws passed by Congress was that regulating the coinage of money and establishing a standard. After thoughtful discussion they decided to follow the then universal practice, and try the double standard, so they authorized the minting of both silver and gold at the existing commercial ratio of 15 to 1. They did not go back to the ratio of five centuries before (9 to 1), or to any of the varying ratios of the intervening centuries, nor did they try to anticipate any ratio that might be reached in the future. They simply accepted the commercial ratio of the year 1792, and went to work to coin money at that ratio. They enacted a law declaring that an eagle—this is the order in which the metals are mentioned in the law—should consist of 247½ grains of pure gold and 22½ grains of alloy, and that a dollar should consist of 371¼

grains of pure silver and 44¾ grains of alloy. Thus came into existence the "dollar of our daddies."

From the very first the double standard scheme, as enacted in statute law, failed to work; though not so with Gresham's law. The latter continued to do business at the old stand. The coinage of gold and silver was begun. Eagles, half eagles, quarter eagles and dollars were turned out from the mints only to disappear from circulation, the gold to Europe or into private hoards, the silver to Cuba. Why? The silver disappeared from circulation because Congress, in the exercise of the powers vested in it by the Constitution to regulate the value of foreign coins, had said that a Spanish milled dollar of not less weight than 17 pennyweights and 7 grains should pass current as and be a legal tender for a dollar. The Spanish milled dollars on which this enactment was based were the old coins actually in circulation here, and were lighter in weight than new Spanish dollars. It so happened that the new American silver dollar passed current in Cuba as freely as new Spanish dollars, which actually contained more bullion. People soon found that they could send 100 American dollars to Cuba and get 100 Spanish dollars for them, and have the Spanish dollars melted and recoined at our mint into 101 American dollars, making a profit of $1 on the transaction. This kept American silver dollars out of circulation, and in 1805 the mint ceased their coinage by order of President Jefferson. The gold remained in circulation for a time, but in 1810 the commercial ratio had changed, and it was more valuable as bullion than as money. Our coinage ratio was 15 to 1; the commercial ratio was 15½ to 1. In this country a person who owned one ounce of gold—whether in coin or bullion made no difference, for it should always be borne in mind that the coinage of a metal never affects its real value either one way or the other—could exchange it at the mint for fifteen ounces of silver. By sending it to Europe he could get fifteen and one-half ounces of silver for it. Of course he took his gold to the market where he could get the most for it.

The net result of these operations was that by 1817 neither eagles nor dollars remained in the country. Both had been driven out by the operations of Gresham's law, and the country was left with only Spanish milled dollars and other light foreign silver coins for use as money. Finally, when this state of things became longer unbearable, Congress changed the ratio in 1834 by reducing the amount of gold in an eagle to 232 grains of pure gold and 26 grains of alloy, and in 1837 the weight of a silver dollar was reduced to 412½ grains of standard silver, making the ratio approximately 16 to 1.

The result was just as inevitable in this case as it had been before. Again Gresham's law operated, but the tables were turned. The coinage ratio in Europe was generally 15½ to 1, and here it was practically 16 to 1. Gold was worth more for coining purposes here than in Europe. A man with one ounce of gold could get sixteen ounces of silver for it here. In Europe he could get only fifteen and one-half ounces of silver for it. Gold again appeared in circulation here, where it had not circulated for years, and what silver coins got through the mint in their turn took wings and flitted off to Europe. Thus the country remained with gold as the sole circulating metal—barring, still, the lightweight foreign silver subsidiary coins, which did duty as small change, until the suspension of specie payment in 1862, during the Civil war. The gold standard had been practically established.

Meanwhile Europe was having her own troubles with money. In England the coinage ratio was 15 1-7 to 1, and England had the same trouble with silver that we were having; the fullweight coins fled to the continent, and only lightweight silver remained in circulation. As England's commerce increased, this caused increasing annoyance and inconvenience and in 1774 a temporary experimental law was passed limiting the legal tender quality of silver coins by tale to £25. This law worked so well that it was re-enacted from time to time, until 1798, when the British mint was closed to free silver coinage, and the act of 1774 was made perpetual. Finally, in 1816, the whole British monetary system was recast on the single gold standard basis, and since then England has had no trouble with her money system. On the continent the situation was similar. France had a coinage ratio of 15½ to 1, and lost her gold and silver alternately as the real ratio varied. Germany was a single silver standard nation, and could only keep lightweight foreign gold coins in circula-

tion. Other nations had similar experiences, and gradually, one by one, they followed the lead of England and the United States, and closed their mints to the free coinage of silver. A partial list now includes England, the United States, Germany, France, Austria, Sweden, Norway, Denmark, Russia, Japan, Peru, Chili, Turkey and Portugal; in fact, all the principal commercial nations of the world. The silver men say this wholesale change was dictated by England and the money power. Common sense says it was dictated by natural laws and enlightened self-interest.

As has been shown, the gold standard was, for all practical purposes, adopted in the United States in 1834. For forty years from that date there never was a day when the silver dollar was not worth more as bullion than as coin; therefore, no silver dollars circulated. In 1861 a reform in the coinage laws was proposed by the Director of the Mint, who recommended dropping from the coinage the silver dollar, or making it a subsidiary coin. But Congress had no time then to bother with the coinage question, and shortly after that specie payments were suspended; so it was not until 1866, when the country was looking forward to the resumption of specie payments, that the subject was taken up again. The Director of the Mint at that time repeated the recommendations of his predecessor. For four years the matter was in abeyance. In 1870 a bill was drafted revising generally the laws relating to the mint, and dropping the silver dollar from the currency. It passed the Senate in January, 1871, but never came to a vote in the House. It came up again in the next Congress, was debated, explained and revised, and on May 27, 1872, it passed the House by a vote of 110 to 13. In the following January it passed the Senate without a dissenting vote. This was the "crime of 1873." Not a word of complaint was heard about it until the price of silver fell below the former coinage ratio, and it would have been profitable to the owners of silver bullion, after eighty years, to coin a silver dollar. Senator Stewart, in 1896, one of the fiercest denouncers of the bill, was in the Senate then, and voted for it. His views at the time are well set forth in a speech he delivered in the Senate a year later, on February 11, 1874, when he said:

"Let us do as all the people of the world have been doing from the beginning, measure our values by gold. I want the gold standard, and no paper not redeemable in gold. Gold is the universal standard of the world. Everybody knows what a dollar in gold is worth."

On the resumption of specie payments in 1879 gold began to circulate once more in this country, and the amount has steadily risen, until in 1896, it was over $600,000,000, and now it is over $1,000,000,000. Silver, too, has been added to the circulation by purchase and coinage on Government account, until now the country's supply of silver money is over $500,000,000 coined into dollars or represented in circulation by Treasury notes. In spite of these enormous purchases, perhaps partly because of them, the output has continued to increase and the price of silver has continued to decline, until now the commercial ratio is 32 to 1, but still the silver men cry for free coinage at 16 to 1. They say that that would raise the price of silver to its old level. The gold standard men reply that, far from that being the case, the inevitable result would be the expulsion of all gold from circulation, in accordance with Gresham's law, which has never yet failed in its operation, and, of course, cannot fail. The silver advocates say there is not enough gold in the world for use as money, and in the same breath add that there is not enough silver produced to cause the expulsion of gold. The gold men retort that the annual average output of the world's gold mines at the beginning of this century, when England adopted the gold standard, was 367,957 ounces, of a coinage value of $7,606,000, and that the average annual silver output then was 17,385,755 ounces, of a coinage value at 16 to 1 of $22,479,000. In 1834, when the United States went upon the gold basis de facto, the average annual output of gold was 652,291 ounces, of a coinage value of $13,484,000, and the average annual silver output was 19,175,867 ounces, of the coinage value of $24,793,000. By the time of the "crime of 1873" the gold output had increased to 5,591,014 ounces annually, of a coinage value of $115,577,000, and the silver output to 63,317,014 ounces, of a coinage value of $81,864,000. In 1894 the output of gold was 8,705,836 ounces, of a coinage value of $179,865,600, and the silver output was

166,601,995 ounces, of a coinage value at the ratio of 16 to 1 of $215,404,000. In 1899 the world's gold production amounted to $315,000,000. The addition to the world's gold supply in the last four years has been more than $1,000,000,000.

The gold standard men think this shows conclusively that the world's supply of gold is not shrinking to any alarming extent, and that the output of silver is not so small that it may be ignored in the light of history's teachings as to the movements of the precious metals.

Such is the history of coinage and such are the present conditions. If, when the supply of gold and silver was strictly limited and the means of communication and transportation were slow and inadequate, the combined efforts of all the nations failed absolutely to preserve a steady ratio between gold and silver, how can any sane man expect the United States alone, with a population of only one-tenth of the gold using people of the globe, to accomplish the miracle in these days of unlimited supplies and instant communication? Gresham's law is as certain in its operation as the law of gravity. Common sense and experience alike prove it. The adoption of the 16 to 1 ratio by the United States would mean silver monometallism, the disappearance of gold from circulation and a violent readjustment of all business conditions. It would mean chaos and disaster for rich and poor alike, but, of course, the poor would suffer most. Law can compel a creditor to accept in payment for debt whatever money is made a legal tender, but it cannot compel a person to sell his property except on his own terms. Hence the depositor in a savings bank, for instance, would be compelled to accept the face value of his deposit in dollars measured by silver instead of gold, or dollars worth one-half the dollars of today, while his expenses would be doubled, for his rent, his food, his clothing, everything that he bought, would double in price. Everything would go up except wages. In time wages might advance also, but everybody knows that wages do not fluctuate as quickly or as easily as other prices, and in a case like the sudden and violent changing of the monetary standard the change in wages would be abnormally slow, because of the business disurbance and the throwing of hundreds of thousands of wage-earners out of employment.

Blind to all these facts, either through wilfulness or ignorance, the silver advocates not only urged, and continue to urge, the opening of the mints to silver, but predicted the most direful consequences as the outcome of the gold standard. The gold standard was "a conspiracy of the money lenders against the human race," a "device of England to enslave the world," a "scheme of the rich to rob the poor"; it was anything to scare the timid, to influence the discontented, to array "the masses" against "the classes." And how have all these prophecies of evil been realized? In the four years since the cloud of free silver was temporarily lifted from the land the United States has experienced the most prosperous four years in its history. The direct results of the defeat of silver in 1896 have been increased business, increased employment, increased wages, increased savings, increased happiness. In fact, at the present moment, for the first time in the world's history, the United States is actually lending gold to England. But the Bryan platform still demands free silver coinage, Bryan still believes in it, and his election, with a friendly Congress, would still bring it about. The danger is imminent, but it is inconceivable that the common sense of the American voter will deliberately invite disaster.

CHICAGO BANK CLEARINGS.

Chicago bank clearings for August were $532,624,925, an increase of $16,415,154 over the corresponding month last year. The gain for the first seven months of 1900, compared with the same period last year, was $230,835,621. Following is the record by months so far this year, with comparisons:

	1890.	1899.	Increase.
January ...	$ 589,231,064	$ 552,231,171	$ 36,909,893
February ...	505,526,459	474,754,821	30,771,638
March	573,682,806	585,834,869	*12,152,063
April	547,907,613	505,418,214	42,488,799
May	599,390,187	574,593,249	24,796,938
June	588,691,241	550,261,493	38,429,748
July	561,206,453	508,120,939	53,085,514
August	582,624,925	516,209,771	16,415,154
Total	$4,498,260,148	$4,267,424,527	$230,835,621

*Decrease.

Following is the August record of clearings for the last ten years:

August, 1900.	$532,624,925	August, 1895.	$365,613,027
August, 1899.	516,209,771	August, 1894.	378,847,246
August, 1898.	416,344,207	August, 1893.	287,015,717
August, 1897.	390,990,258	August, 1892.	428,891,016
August, 1896.	318,697,779	August, 1891.	361,384,576

PROSPERITY IN PENNSYLVANIA.

Pennsylvania, with its great manufacturing interests, is a trades barometer, and is indicative of the general prosperity of the country and the marvelous growth of production and manufactures. Figures tell a far more convincing story than adjectives, and the recent report of the Bureau of Industrial Statistics of Pennsylvania for 1899 in common with similar reports from other states are remarkable, and are proof of expanding industries, higher wages for employes, and greater profits for the employer. Since 1896 reports of industrial activities have shown a record of unbroken progress, and the year 1899 has no parallel in history, although the country rejoiced over the greatly improved conditions of 1898, which was an unprecedented year.

The Industrial Report shows that last year there were 16,437 more persons employed than during the year previous in the first series of industries covered by this report. The total amount of wages paid to the employes of the industries covered in this series was $78,179,333, as against $62,676,615 in 1898. This is an increase in wages over 1894 of over $32,000,000. The average yearly earnings of the 154,422 persons employed in the various industries presented in this series, skilled and unskilled, men, women and children, was $506.27, as against $454.52 for the 137,985 persons employed by the same establishments the year previous. The report shows the advance in wages for each industry by a comparative table, the percentages of increase being from 5 to 30 per cent.

The aggregate value of the production last year was $377,934,411, an increase over the year before of $111,889,881, being an increase of over 42 per cent. As compared with 1892, until last year the most prosperous of the country, the increase in value of production was $108,481,946, and over 1894, the year of greatest depression, $192,307,440—more than 100 per cent.

The report for the purpose of comparison, takes up another series of industries, making comparison with 1896. In these 855 establishments the capital invested advanced from $205,383,913 in 1896 to $245,877,826 last year. There was a uniform advance in the material for production until 1898, but last year there was a jump of more than 42 per cent. In this class of industries the number of wage-earners employed was 181,936, as against 126,578 in 1896. The average earnings of all these persons, skilled and unskilled, male and female, was last year $432.49. The volume of business aggregated $322,808,934, as against $195,205,164 in 1896, an increase in favor of last year of $137,603,770, over 70 per cent.

Pennsylvania's production of 6,542,998 gross tons of pig iron last year was within about 30 per cent of the entire production of Great Britain. The entire production of the United States, according to figures furnished by the American Iron and Steel Association, was 13,620,703 gross tons, an excess over the production of Great Britain of more than 46 per cent. These figures are significant when it is reflected that five years ago Great Britain produced nearly 12 per cent more pig iron than was produced in the United States, and that in 1899 her increase in production over 1894 was but little over 25 per cent, while the increase on the part of the United States was over 100 per cent. The increase in the production of pig iron in Pennsylvania last year over the year before was 1,175,019 gross tons. The value of the state's production of pig iron last year was close to $100,000,000, the realized value being $98,203,803. A distinction is made between the realized and the market value, because this year there were many long contracts at prices much below the actual value. An average of 15,347 workmen were employed last year in the making of pig iron. Their average earnings were $495.18, an increase of nearly $100 over the previous year.

The iron industry of Pennsylvania has been an extraordinary success, and one of the English masters has been quoted as saying that he was afraid the bread would be taken out of their mouths. The exports of iron have been so great that it has been decided by the Pittsburg iron interests to inaugurate a system of water transportation for their products to Europe, which is only one of the recent developments of that branch of the business. It is claimed that they have already given orders for the construction of ten boats at a cost of $3,500,000 to ply from Lake Erie ports by way of the Welland Canal and the Gulf of the St. Lawrence to the Atlantic.

Pennsylvania's production of steel was 6,446,159 gross tons, an increase of more than 22 per cent over the year before.

The entire production of the United States last year was 10,639,857 gross tons, and that of Great Britain about 5,000,000 tons. This state, consequently, produced 60 per cent of the entire production of the United States, and about 30 per cent more than Great Britain. During the past five years the increase in the production of steel in the United States has been 141 per cent, while Great Britain's increase has been but 55 per cent. Pennsylvania produced last year 3,971,835 gross tons of Bessemer steel; 2,398,210 tons of open hearth and 76,114 tons of crucible and miscellaneous steel. The entire production of iron and steel rolled into finished form was 7,093,485 net tons, making an increase over the year previous of 1,556,-236 tons. The value of this enormous production was $233,377,126, an increase in the aggregate over the year before of $96,556,684. The number of workmen, independent of those employed in the rolling of black plate, was 69,982, and the average earnings of the men, skilled and unskilled, was $559, against $495.81 the year previous. This does not cover the advance of wage made during the year, which did not become effective for the full period covered by this report.

The tin plate industry makes an equally satisfactory showing. During the last year the twenty-one black plate works produced 368,600,734 pounds of black plate, as against 344,004,000 the year previous. The aggregate tinned production for the year was 331,082,734 pounds, as against 262,934,000 pounds the year before, an increase of more than 25 per cent. Pennsylvania's share of the entire tin and terne plate production of the United States last year was about 37 per cent. The number of workmen employed in the black plate works was 7,682, and the average daily wage was $2.36. In addition to the twenty-one black plate works, there are in Pennsylvania seven dipping works, and the aggregate value of the production of these plants last year was $12,165,879, an increase of over 44 per cent over the year previous.

Twenty-three counties produced pig iron last year as against eighteen the year previous.

Even with the phenomenal growth of spindles in the South, the bureau found 813 establishments engaged in the manufacture of cotton and wool, with a capital invested of $57,493,103. The total woolen production was 172,795,284 pounds and the cotton production 180,441,351, the total value of the cotton and woolen production being $116,850,782. There was employed in these establishments 78,660 persons, who received $25,266,144 in wages.

WHO GETS THE REBATE.

The Controller of the Currency is shortly to be made defendant in an interesting test case now being made up. It involves the right of stockholders in a defunct bank to any rebate which may be declared on stock which has been assessed to meet the demands of creditors. It sometimes happens that errors are made in estimating the value of the assets of a bank which has come into the Controller's possession for liquidation, and when the property has all been sold there is money in hand. One of Mr. Dawes' reforms when he came into office was a decision that this money should be distributed to stockholders who had been assessed on their stock. Previously the money was retained to defray the expenses of the office. In the case which will be the basis for the suit, a former officer of the bank received private information that a rebate was to be declared, and bought up the supposedly worthless stock. Now, as the present holder of the stock he demands that the rebate be paid to him. The Controller holds that the rebate should be paid to the original stockholders who were assessed. It is a legal question whether the stock was transferable after the bank was thrown into the hands of the receiver, and if it was, whether the rebate follows the stock.

BASIS OF CREDIT.

"Credit is based on possessions, but abundant assets are not always requisite for the creation of credit," said James G. Cannon, vice-president of the Fourth National Bank, in an address before the Bankers' Association. "It is very desirable, however, that the credit given should be proportionate to the actual assets of the borrower. The grantor of credit is a contributor of capital, and becomes, in consequence, interested in the success or failure of the debtor, and as such he is clearly entitled to complete information as to his financial condition at all times."

TEN YEARS OF BANKING.

As appropriate to the census year, the Pittsburg Banker has prepared a table showing the banking resources of Allegheny county. Included in the tabulation are the trust companies, which perform the functions of banks. This table is supplementary to the one which appeared in our last number, the latter embracing only the banks and trust companies of the city of Pittsburg. The period covered is from May, 1890, to May, 1900. One of the striking features of the exhibit is the large increase in the item of "investment securities" reported by what may be designated as the country institutions—that is, those located outside Pittsburg and Allegheny city. The percentage of increase by the Allegheny city banks and trust companies is 2,324.82 per cent, while the increase reported by the out-of-town banks is nearly 2,500 per cent. In this connection it may be well to recall that the increase in investment securities reported by the banks and trust companies of Pittsburg during the same period was 125.45 per cent. We do not know how to account for this except on the theory that the deposits of the country banks have increased more rapidly than the demand for discount, and that in order to employ idle funds a resort has been made to purchase of investment securities. The deposits of the Pittsburg banks and trust companies between 1890 and 1900 increased 134 per cent, and the loans a little more than 90 per cent. The same items of the banks exclusive of Pittsburg increased 208.48 and 150 per cent, respectively. Taking all the banks and trust companies of Allegheny county and they show the following increases: Loans, 97.08 per cent; deposits, 140.68 per cent; investment securities, 145.21 per cent.

The large increase in the number of banks and the capital represented thereby in the country institutions shows that banking facilities have kept pace with the increase in population and general business. In 1890 there were only seven banks in the county outside the two cities. In 1900 there are twenty-four banks and trust companies, having an aggregate capital of $1,825,000 and surplus and profits aggregating 1,330,000. The total resources of these banks foot up $13,795,071, an increase of 266.66 per cent during the past ten years.

The number of banks and trust companies in Alleghany county is 94, with a total capital of $22,800,752, surplus of $16,238,939, and undivided profits of $7,008,351. The resources of these 94 institutions aggregate $240,936,374, an increase for ten years of 124.82 per cent. The dividends paid during the year amounted to $1,598,506, an increase of 38.95 over the amount paid ten years ago. This sum is equivalent to about 7 per cent on the total capital.

In addition to the ten-year comparison, we have added two columns showing the changes during the period covered by 1890-'96 and 1893-1900. It will be seen that between 1890 and 1896 the increase in undivided profits reported by all the banks was only 2 per cent. As frequently pointed out, that period covered some of the most stirring financial incidents in the history of the banking business. The increase in deposits during this period was only 14.18 per cent, while the increase in the same item between the years 1893 and 1900 was 150.30 per cent, and a large portion of this increase occurred during the past two years.

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BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACCOMMODATION NOTES — ACTION BY INDORSER—AFFIDAVIT OF DEFENSE — SET-OFF — PLEADING—JOINT ACTION.

An accommodation indorser of a note, who has paid it after protest, is not prevented from recovery thereon from the prior indorsers by the fact that the proceeds of the note were, with his knowledge, borrowed and used for the benefit of a corporation in which he was interested; it not being averred by the affidavit of defense that he agreed or intended by his indorsement to become equally responsible with the prior indorsers for the payment of the note, but merely that he joined with them in raising the money for the purpose of promoting the interests of the corporation and paying its obligations.

There cannot be set off against an indorser of a note, in an action by him against the prior indorsers, an indebtedness of his to a corporation not a party t the note, though the proceeds of the note were used for its benefit.

That an indebtedness may be set off, it must be alleged that it was due when the suit was brought. Russ vs. Sadler, 46 Atl. Rep. (Pa.) 903.

AGENCY—EVIDENCE—USURY.

One who received money from the owner thereof for the express purpose of lending it out at interest, and with authority so to do, either general or limited, and who afterwards did lend the money to another, taking therefor a promissory note payable to such owner, is to be regarded as his agent, although the borrower, at the time of executing the note or subsequently, signed a paper purporting to constitute the person with whom he dealt in the transaction his agent to obain the loan.

When, in such case, the agent exacted from the borrower a commission which, added to the stipulated interest, made an amount exceeding that which could be lawfully charged as interest, the transaction was usurious, if it was understood between the lender and the agent that the former was to pay nothing for the latter's services, and the circumstances were such that the lender must necessarily have known that the agent intended to charge the borrower, and did charge and collect from him, such commission for making the loan. Clarke vs. Havard, 36 S. E. Rep. (Ga.) 837.

AGENT—LIABILITY TO PRINCIPAL—BOND LIABILITY OF SURETIES.

A managing agent of a warehouse company, without disclosing the fact to his principal, made profits in the business use of the name of the company, and outside of the scope of its corporate authority. Held, that such profits belonged to the company.

Where the sureties of such agent signed an obligation that such agent should faithfully discharge his duties, and collect all accounts, and duly account for every transaction, etc. Held, that such sureties are liable to the obligee on such bond for the payment of the profits made as above set forth, and retained by the agent. Goodhue Farmers' Warehouse Co. vs. Davis, 83 N. W. Rep. (Minn.) 531.

AVOIDING MORTGAGE—EVIDENCE.

Where due execution and acknowledgment of a mortgage by a married woman to secure debt of her husband is proved by her own witness, she cannot avoid it on her own uncorroborated testimony, that fraud and duress were practiced on her. American Brewing Co. vs. Reinsburrow, 46 Atl. Rep. (Pa.) 939.

BANKS AND BANKING—CHECKS—DEPOSIT—CREDIT OBTAINED BY FRAUD — MORTGAGES — PAYMENT —RIGHTS OF BONA FIDE HOLDER FOR VALUE—NOTICE.

T. having applied to A. for a loan with which to pay an existing mortgage on lands, the latter procured B. to make the

loan; and, on the execution of a mortgage by T. to B., he paid the amount of the loan to A., who, as attorney for both parties, was to apply the fund to the payment of the old mortgage and procure its cancellation. Part of the fund so received, A. converted to his own use but later, having procured a deposit credit with plaintiff's bank by the delivery of a forged check, he delivered to the attorney for the holder of the old mortgage a certified check against such deposit, with request that he receipt payment in full on the mortgage, and have it canceled of record. The attorney did as requested, without notice of A's fraud, and the certified check was duly paid. Held, in an action by the bank to reinstate the canceled mortgage as an existing security on T's lands prior to the mortgage to B., and to subrogate plaintiff to the rights of the mortgage thereunder, that the surrender and discharge of the mortgage on the receipt of the certified check not only constituted the mortgagee a holder for value of the certified check, and entitled her to the payment thereof, but was also a payment of money by A. in discharge of an existing debt owing by him to T. and B., and made the latter holders for a valuable consideration of the premises, released from the prior mortgage as against plaintiff.

The fact that the attorney of the mortgagee, under the canceled mortgage, and B's husband, soon after the receipt of the certified check, and before payment, learned of A's conversion of the money received from B., was not sufficient to charge B. with actual notice of A's fraud in procuring the check.

B's employment of A. as her solicitor for the purpose of procuring the satisfaction of the prior mortgage with the funds furnished him did not charge her with constructive notice that A., having misappropriated the money thus furnished him, afterwards perpetrated a fraud on plaintiff to procure money with which to pay his debt to her.

The negligence of a bank in crediting the account of a depositor with the amount of a forged check for a large sum, without inquiry as to the truth of the statements of the depositor when presenting same, will not prevent the bank from following its money into the hands of one who received it with notice of the fraud.

The fact that both B. and T. employed A. as their attorney to attend to the discharge of the prior mortgage, and their failure to see that such mortgage was paid with the funds furnished by B., and canceled of record, was not such negligence as precluded them from retaining the benefit of a payment made on their account by A. with funds obtained by fraud. Fidelity Trust Co. vs. Baker, 47 Atl. Rep. (N. J.) 6.

BANKS AND BANKING—DEPOSITORS—REFUSAL TO HONOR CHECKS—ACTION — INSTRUCTIONS — STATUTE OF LIMITATIONS—SPECIAL DAMAGES.

An action by a depositor against a bank for refusal to honor checks is not an action of slander, within the meaning of Shannon's Code, § 4468, providing that "actions for slanderous words spoken shall be commenced within six months after the words spoken."

An averment in an action against a bank for wrongfully refusing to honor a depositor's checks that "plaintiff is a trader" is sufficient, without allegations of special damages, since the wrong is actionable per se.

In an action against a bank for refusal to honor plaintiff's checks drawn on deposits, it is not necessary to allege that defendant had no lien on the money belonging to plaintiff, since, if such lien existed, it would be matter of defense.

In a depositor's action against a bank for refusal to honor checks, plaintiff could not show that particular persons had ceased to deal with him, as a result of such refusal, where the loss of their custom was not pleaded as special damage.

In a depositor's action against a bank for dishonoring checks, testimony of plaintiff's secretary showing a general impairment of plaintiff's credit by reason of such dishonor, was competent.

Where the complaint in an action against a bank for wrongfully dishonoring checks drawn by plaintiff alleged that plaintiff was a trader, it was error to instruct that, in order to recover, plaintiff must satisfy the jury "that it was damaged by the refusal of the bank to pay its checks, and how it was damaged, and the amount of the same, where it was subject to definite proof," since the law conclusively presumes that a trader will suffer damages by such dishonor.

Since the natural effect of dishonoring

a depositor's checks is to injure his credit as far as knowledge of the fact exists, it was error, in an action against a bank for refusal to honor plaintiff's checks, to instruct that the only damages to be considered by the jury were such as resulted from an impairment of plaintiff's credit with the holders of the particular checks dishonored.

Where, in an action against a bank for refusal to honor a depositor's checks, there was no evidence that the alleged refusal was but a request for time to examine the depositor's account, and no pretense that time was needed for such examination, it was error to instruct on the reasonableness or unreasonableness of such request. J. M. James Co. vs. Continental National Bank, 58 S. W. Rep. (Tenn.) 261.

BANKS—RECEIVING DEPOSIT WHEN INSOLVENT — OWNERSHIP OF MONEY DEPOSITED — RECOVERY FROM RECEIVER — TRACING MONEY DEPOSITED.

When a bank receives a deposit after hopeless insolvency, the fraud avoids the implied contract between the parties by which the relation of debtor and creditor would ordinarily arise, and prevents the money deposited from becoming the property of the bank, and a trust is the equitable result.

Where a bank receives a deposit on the day of its suspension, when it is known by its officers to be insolvent, and mingles the money with its own funds, which, to an amount larger than the deposit, pass into the hands of a receiver, it is not essential to the right of the depositor to recover his deposit from the receiver that he should be able to trace the identical money deposited into the receiver's hands, but it is sufficient that the amount which went into his hands was increased by the amount of the deposit. Richardson vs. New Orleans Debenture Redemption Co. 102 Fed. Rep., 780.

BANKRUPTCY — REFERENCES — RENEWAL OF PLEDGE—PLEDGE SUFFICIENCY OF DESCRIPTION OF PROPERTY — EQUITABLE LIEN — SUFFICIENCY OF CONTRACT—SUIT TO ENFORCE—DEFENSES — BANKRUPTCY—EQUITABLE LIENS ON ESTATE—TITLE OF TRUSTEE

A pledge of property to secure notes executed within four months prior to proceedings in bankruptcy against the pledgor is not voidable as an illegal preference under Banker Act 1898, where the notes so secured were renewals of prior notes also secured by a pledge of the same property; the original indebtedness having been created and the original pledge made prior to the four-months period.

A description of property pledged by an iron company as "equity in iron in yard No. 48, Rome, Ga." is sufficient, as it renders the iron capable of ready identification, and indicates the nature of the pledgor's interest therein.

An indorsement on the back of notes tnat the equity of the maker in certain property, which is sufficiently described to render it capable of identification, is pledged as security for the payment of the notes, is sufficient to create an equitable lien in favor of the pledgee upon the pledgor's interest in the property, which, being a mere equity, was incapable of delivery.

The right of a complainant to enforce a contract as one creating an equitable lien, where it is not claimed that such contract constitutes a legal mortgage, cannot be affected by his failure to record it as a mortgage, as required by the laws of the state to render it enforceable against creditors or purchasers without notice.

Except in cases affected by fraud or illegal preferences, a trustee in bankruptcy, under Bankr. Act 1898, takes only the interest of the bankrupt in the assets of the estate, and holds such assets subject to all valid claims, liens, and equities enforceable against the bankrupt. Chattanooga National Bank vs. Rome Iron Co., 102 Fed. Rep. 755.

BILLS AND NOTES—AFFIDAVIT OF DEFENSE—SUFFICIENCY.

An affidavit of defense in a suit by a receiver of an insolvent bank on a note of which the bank was a bona fide holder for value before maturity, alleging that defendant was an accommodation maker, and that the indorsers, who were not parties to the suit, had a certain sum on deposit in the bank when it became insolvent, which occurred after the note became due, but containing no allegations showing that they still owned such deposit, or that they desired to have the same used by the maker as a set-off in the suit against him, is sufficient to entitle him to set off the amount of such deposit on the ground that he was merely

surety on the note, which was discounted by the bank in due course of business, in ignorance of his relation to the indorsers. Earle vs. Miller, 102 Fed. Rep. 600.

BILLS AND NOTES—CONSIDERATION —SALE OF LAND — PURCHASE PRICE.

Plaintiff deeded eight acres of land to defendant by its correct description, and defendant executed a note therefor, but returned the deed, claiming that the description was incorrect, and requesting specific alterations, which plaintiff made in good faith. The deed as altered described a twenty-six acre tract owned by third parties. Thereafter defendant, alleging that she intended to buy the latter tract, notified plaintiff that he had deeded land which he did not own. The court found, in an action on the note, that the parties contemplated a sale of the eight acres. Held, that there was a sufficient consideration for the note, since defendant was entitled to a valid conveyance of the eight acres, and since her failure to receive it in the first place was due to her own fault. Fox vs. Smith, 46 Atl. Rep. (Conn.) 879.

BILLS AND NOTES—OBLIGATIONS JOINT IN FORM—WHEN JOINT AND SEVERAL.

Civ. Code, § 1659, provides that, where all who unite in a promise receive some benefit from the consideration, their promise is presumed to be joint and several. Section 1439 provides that an obligation imposed on several persons may be joint or several or several or joint and several. Held, in the case of a note joint in form, made under an agreement in terms joint, no intention to make the note joint and several appearing, that the presumption of the first statute will not be indulged, but the note will be treated as joint, and hence all parties thereto must be made defendants in an action thereon, under Code Cic. Proc. § 382, requiring all parties united in interest to be joined as plaintiffs or defendants.

The fact that a joint note given in consideration of an extension of time for payment of a mortgage was afterwards signed by the assignee of the interest of one of the makers in the mortgaged lands did not change the note to a joint and several obligation. Farmers' Exchange Bank vs. Morse, 61 Pac. Rep. (Cal.) 1088.

CHATTEL MORTGAGE—DESCRIPTION OF PROPERTY—COMITY OF LAWS—CONVERSION.

It is immaterial on the question of liability of a commission merchant, who sells mortgaged chattels, for conversion, to the mortgagee, whether he has turned over the proceeds to the person for whom he made the sale.

A chattel mortgage, good according to the law of the state where it is made, will be enforced in another state to which the chattels are subsequently taken, unless it be contrary to some settled public policy.

The description in a chattel mortgage as "my entire interest in crop of corn, fodder, oats, cotton, cotton seed, to be grown by me this present year, 1899," the property being further described as being in a certain county, being sufficient in the state in which the mortgage is executed, is sufficient for enforcement of the mortgage in another state to which the property is subsequently removed. Hughes vs. Abston, 58 S. W. Rep. (Tenn.) 296.

CORPORATIONS — ACTIONS TO ENFORCE STATUTORY LIABILITY OF STOCKHOLDERS—LIMITATIONS.

Gen. St. Kan. c. 23 § 44, provides that if a corporation be dissolved, leaving debts unpaid, suits may be brought against stockholders. Id. Par. 1200, provides that, as to creditors seeking to enforce additional liability of stockholders, the corporation shall be deemed dissolved if it has suspended business for more than one year. Held, that limitations against the enforcement of such liability begin to run at the expiration of a year from such suspension, whether the claim against the corporation has been reduced to judgment or not, since the creditor may immediately proceed against the stockholders on the dissolution of the corporation, without waiting to obtain a judgment against the corporation.

Code. Civ. Proc. N. Y. § 394, providing that an action against a stockholder to enforce a statutory liability must be brought within three years after the cause of action accrues, applies to an action against a stockholder of a corporation of another state to enforce a liability imposed by the statutes of such state. Seattle National Bank vs. Pratt, 103 Fed. Rep. 62.

EQUITY — MISTAKE — PAYMENT OF FUND BY LIEN-HOLDER TO TRUSTEE IN BANKRUPTCY.

Where a bank, holding the note of a bankrupt and funds on deposit sufficient to satisfy the same, pays the entire fund over to the trustee in bankruptcy, through oversight, without first satisfying the note, is entitled to recover the amount of the note from the trustee in a court of equity, without first offering to satisfy the note or bringing it into court for cancellation. Union National Bank vs. McKey, 102 Fed. 662.

GARNISHMENT—STATE TREASURER —FUND SUBJECT.

Money in the hands of the state treasurer due under the constitution and laws of the state to the defendant as a salary, is not subject to garnishment.—President, etc., of Farmers' Bank vs. Ball, 46 Atl. Rep. (Del.), 751.

GUARANTY — CORPORATE STOCK— ENFORCEMENT — TENDER — CONSTRUCTION OF CONTRACT.

When one induces another to purchase stock in an incorporated company, and in consideration thereof undertakes in writing to guaranty to pay to the subscriber "one hundred cents on the dollar" for the stock "within ninety days from the date" of such agreement, the purchaser could not maintain against the guarantor an action upon the contract without showing affirmatively that in due time he had tendered the stock to the latter, and demanded of him payment in accordance with the terms of the agreement.

An agreement in writing that a subscriber for stock in an incorporated company was to be held "harmless from any . . . loss or damage or liability whatever as a stockholder," and that he should "in no way suffer any loss or damage by reason of (his) connection with said company as a stockholder," was not an undertaking to guaranty the subscriber against loss sustained by reason of the stock having become worthless on the market.

The contract involved in the present case, when construed as a whole, cannot be held to contain an unconditional agreement to pay the par value of the shares of stock therein referred to within ninety days from the date of the contract. Morris vs. Veach, 36 S. E. Rep. (Ga.) 753.

HUSBAND AND WIFE — SEPARATE ESTATE — NOTES — BINDING SEPARATE ESTATE — EQUITABLE MORTGAGE—PREFERENCE.

Since an intent to create a mortgage is essential to the creation of an equitable mortgage, the fact that a married woman, who signed notes with her husband, added, after her signature, the words, "for the payment of which I bind my separate estate," though it made such notes enforceable against her estate in equity, did not constitute them an equitable mortgage creating a lien on her separate property, entitling their holder to preference over holders of other notes enforceable only at law. Western Nat. Bank vs. National Union Bank, 46 Atl. Rep. (Md.) 960.

MORTGAGES — ATTACHMENT — PRIORITY — DISCHARGE — ULTRA VIRES.

A mortgage to a trustee to secure payment of bonds to be thereafter issued is valid, and becomes effective as the bonds are disposed of, so that an attachment of the mortgaged property takes precedence only of sums thereafter advanced on the bonds.

The discharge of a mortgage and the taking of another in its place will not give precedence to attaching creditors of the mortgagor who did not do or omit to do anything relying on the recorded discharge, equity in such case treating the discharge as an assignment.

Neither a company which has received and retains the proceeds of bonds, nor its creditors, can claim that the issue was ultra vires, because of the amount thereof.

A mortgage, not being open to attack on the ground of ultra vires because of the amount of the issue of bonds secured thereby, prior to attachment of the mortgaged property, cannot be attacked on such ground by the attaching creditors, because of a subsequent issue secured thereby. International Trust Co., vs. Davis & Farnum Mfg. Co., 46 Atl. Rep. (N. H.) 1054.

MORTGAGES—FORECLOSURE — LIMITATIONS.

Act March 25, 1889 (Sand. & H. Dig. Secs. 5094, 5095), provides that in suits to foreclose or enforce mortgages it shall be sufficient defense that they have not been brought within the period of limitation prescribed by law for a suit on the debt

for security of which they were given. Section 4827 provides that actions on notes not under seal are barred if not brought within five years after cause of action accrues. Held that, where a note was extended by agreement between the payee and owner, a foreclosure of the mortgage securing such note, brought within five years after the extended time of payment was not barred.

Act March 25, 1889 (Sand. & H. Dig. Secs. 5094, 5095), requiring the indorsement of payments on notes secured by mortgage to be indorsed on the record thereof to prevent the bar of limitation, does not apply to the case of a mortgage kept alive by written agreement, and such indorsement is unnecessary.—Austin vs. Steele, 58 S. W. Rep. (Ark.) 352.

NATIONAL BANKS—LIABILITY OF STOCKHOLDERS—SUCCESSIVE ASSESSMENTS.

The purpose of the provisions of the national banking law relating to liability of stockholders is that, in case of the insolvency of the bank, its shareholders shall be liable for its debts to the extent of the amount of their stock, and the law is to be construed in view of such purpose. The controller has power to order successive assessments, in the aggregate within the limit of the stockholders' full liability; and this power cannot be affected, and the purpose of the law defeated, by the fact that a receiver, in enforcing a first assessment, has sued at law rather than in equity, and has recovered a judgment which has been satisfied. Studebaker vs. Perry, 102 Fed. Rep. 947.

NOTE—ACTION BY PAYEE—TITLE.

The payee of a promissory note, in possession of the same, is presumed to own it, although his indorsement thereon, in full or on blank, may stand uncanceled. He may sue upon such note, and his title to the same cannot be inquired into, unless it be necessary for the protection of the defendant, or to let in the defense which he seeks to make. Bomar vs. Equitable Mortgage Co., 36 S. E. Rep. (Ga.) 601.

PARTNERSHIP—BILLS AND NOTES—ACTIONS—BURDEN OF PROOF.

In an action on a note given by a partnership of which defendant was a member, where defendant affirmatively alleges that the note was made without his authority as a member of the firm, and that it was not given in the usual course of business of the firm, or for any partnership purpose, or for any consideration to the defendant or his firm, he has the burden of proving such defense. Richardson vs. Erckens, 65 N. Y. Sup. 872.

PAYMENT OF NOTE BY NEW NOTE—EFFECT ON OLD OBLIGATION.

Where a bank took a note of a debtor, stamping the old note, "Paid," and returning it to him, the old debt was not discharged and a new one created, in the absence of any express agreement to that effect. First National Bank vs. White, 46 Atl. Rep. (N. J.) 1092.

PRINCIPAL AND SURETY—NOTICE TO SUE PRINCIPAL.

Where respondent's signature to a note was apparently that of a co-maker, the indorsee could presume that he signed in such capacity, and not as a surety, until it obtained knowledge to the contrary.

Code 1896 § 3884, provides that a surety may require the creditor to sue the principal debtor by giving him written notice, and that, if the creditor fails to bring suit to the first court to which suit could be brought, the surety shall be discharged. Respondent, who was apparently a co-maker, but actually surety, of a note, wrote the indorsee as follows: "Your notice concerning the note of H. to hand. Under the circumstances of the case, I shall resist my liability on the note. This is to notify you that you must take all needful legal steps to fasten on me any liability. You must sue H. as the law requires, and sue at once." The creditor failed to bring suit to the next term of court. Held, that the letter sufficiently indicated that respondent was surety, and not co-maker, and that therefore he was discharged. Alabama National Bank vs. Hunt, 28 So. Rep. (Ala.) 488.

PROMISSORY NOTE—PLACE OF PAYMENT—INCORRECT DESIGNATION.

Defendant was the payee and indorsee of a note payable at the "Pawcatuck National Bank, Westerly, R. I." The bank named was actually located in Pawcatuck, Conn., which was separated from Westerly by a narrow stream. The two places were connected by a bridge, and had but one post office, which was situated in Westerly, some thirty rods from the bank.

Defendant knew all the facts. Held, that presentment of the note at the bank in Pawcatuck, Conn., bound him on his indorsement.

The laws of Connecticut govern the construction of the note as to the question of grace. Pawcatuck National Bank vs. Barber, 46 Atl. Rep. (R. I.) 1095.

SALE OF NOTE—USURY—ESTOPPEL OF SURETY—TITLE IN THIRD PERSON.

When the payee of a negotiable promissory note sold it outright to another, the mere fact that the seller indorsed the paper did not place him in the attitude of a borrower of money from the purchaser; nor, as between the latter and the maker of the note, was the transaction usurious because the discount amounted to more than the maximum lawful rate of interest.

Even if a promissory note was usurious, yet, if this fact did not appear on its face, the maker, who induced another to sign the note was surety in ignorance of the usury, and in good faith believing that the payment of the note was secured by a bill of sale to personalty which the maker had executed, was estopped from setting up the usury in defense to an action of trover brought by the surety for the personalty after he had paid off the note and taken an assignment of the same and of the bill of sale.

Nor could the defendant in such a case, for the purpose of defeating the plaintiff's action, set up as outstanding title a duly recorded bill of sale which the defendant had executed to a third person after making the bill of sale relied on by the plaintiff, which was not so recorded. Campbell vs. Morgan, 36 S. E. Rep. (Ga.) 621.

SUBROGATION—PAYMENT OF MORTGAGE—DISCHARGE BY MISTAKE—SETTING ASIDE DISCHARGE—FORECLOSURE OF MORTGAGE—RIGHT IN SUBROGATION.

Defendant, who had executed two mortgages on his land (one in 1884 in favor of M., and one in 1887 to G.), applied to plaintiff for a loan; and plaintiff paid M's mortgage, under an agreement with the defendant that he would secure a release of G's mortgage, and instructed the register of deeds not to discharge M's mortgage of record until defendant had secured such release. Defendant failed to secure the release from G. and the register of deeds discharged M's mortgage by mistake. Held, that plaintiff was entitled to be subrogated to the rights of M.

Plaintiff, to whom defendant had applied for a loan, agreed to pay one mortgage on defendant's land if defendant would secure the release of another mortgage on it, and, on making the payment, instructed the register of deeds not to discharge it of record until the defendant secured such release. Held, that, where the register of deeds discharged the mortgage paid by plaintiff through mistake, plaintiff was entitled to have such discharge set aside and the record of satisfaction canceled. Bank of Ipswich vs. Brock, 83 N. W. Rep. (S. D.) 436.

USURY—NECESSITY OF TENDER.

Code 1886, § 4140, made it a misdemeanor for any banker to discount any note at a higher rate than 8 per cent. Plaintiff sued to have a mortgage made to defendant canceled as a cloud on her title, alleging a usurious consideration. Held, that she was not entitled to relief without tendering the amount actually borrowed, with lawful interest, since the loan, though prohibited by the act, was not in itself wrong, and he who asks equity must do equity. Turner vs. Merchant's Bank, 28 So. Rep. (Ala.) 469.

A HEALTH RESORT.

Excelsior Springs, Mo., on the Kansas City line of the Chicago, Milwaukee & St. Paul Railway, has become one of the leading all-the-year around health and pleasure resorts in the United States. The use of its waters has benefited a great many sufferers.

The Chicago, Milwaukee & St. Paul Railway has just issued a finely illustrated booklet, describing the resort and telling of its advantages, which will be sent free on application to Geo. H. Heafford, General Passenger Agent, Chicago, with two-cent stamp enclosed for postage.

A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.

INFORMATION FOR BOND BUYERS.

ALLENTOWN, PA.—The question of issuing $300,000 in bonds for extending the water works to secure a new water supply will be voted upon in November.

ARCANUM, OHIO—Arcanum will sell $13,000 bonds for street improvement purposes.

ARLINGTON, IOWA—This place has issued $3,500 in bonds for a water works system.

BEAVER FALLS, PA.—The school board of Beaver Falls has decided to issue $10,000 bonds to mature in twenty-five years at 4 per cent for the purpose of purchasing a site for the new Carnegie library.

BRADDOCK, PA.—This place has voted to issue $75,000 in bonds for improving the water works and streets.

BRISTOL, R. I.—Bristol has authority to issue $185,000 bonds.

BUTTE, NEB.—The town of Butte has voted to issue $3,000 schoolhouse bonds.

CALDWELL, OHIO—Caldwell has voted to issue $200,000 irrigation bonds.

CANANDAIGUA, N. Y.—This place is to issue $15,000 worth of bonds to improve its water supply system.

CAPAC, MICH.—It has been decided to bond the township of Mussey for $2,500 for the purpose of erecting a town hall at Capac.

CARSONVILLE, MICH.—There is talk of bonding the village of Carsonville for a system of water works.

CINCINNATI, OHIO—If the plans for building the Mill Creek sewer in Cincinnati are carried out there will be a bond issue approximating $1,000,000.

CLEVELAND, OHIO—The city will sell $100,000 in bonds for constructing the Middle Seneca street bridge.

COFFEYVILLE, KAS.—This city has voted to issue $20,000 in bonds for putting in an electric light plant.

COLEMAN, TEXAS—The state authorities have approved of an issue of $12,000 in refunding bonds of Coleman.

COLLINWOOD, OHIO—Bids will be received by the village clerk until October 15th for the purchase of twelve bonds of the village of Collinwood, each of the denomination of $500 to be dated November 1, 1900, bearing 5 per cent interest.

COLUMBIA, MO.—The Boone county court has postponed until December 8th the proposition to vote upon issuing $100,000 in bonds for the erection of a new courthouse.

COLUMBUS, OHIO—Columbus is considering the issuance of $98,000 bonds.

COYLE, OKLA.—A bond election is to be held to vote for a new school house.

CROWLEY, LA.—The city will vote on bonds for the erection of a school building. W. P. Campbell is mayor and may be addressed for further information in relation to the same.

DEFIANCE, OHIO—Bids will be received for the purchase of bonds in the sum of $22,000. The bonds will be of $1,000 each and will bear 4 per cent interest per annum.

DICKSON, TENN.—Dickson citizens are endeavoring to get the city council to resubmit the proposition to bond the town for $30,000 for the purpose of securing water works.

EAST LIVERPOOL, OHIO—Bids will be received for the purchase of sewer bonds to the amount of $10,000, dated November 1, 1900, bonds to be of denomination of $1,000, with 6 per cent interest.

ERIEVILLE, N. Y.—Erieville is to issue $2,000 school bonds.

FT. SCOTT, KANS.—This city has voted $10,500 bonds to buy the old Kansas Normal College property for a high school.

FRANKLIN, NEB.—Bids will be rereceived for $7,500 5 per cent semi-annual school bonds.

GAYLORD, MICH.—A special election will be held to decide whether Gaylord shall be bonded for $7,500 to maintain the electric light and water plant.

GENEVA, OHIO—This city has voted to issue $75,000 in bonds for water works.

HAYWARDS, CAL.—This city has voted to issue $2,000 in bonds for schoolhouse improvements.

HEATHSVILLE, VA.—Northumberland county has decided to issue bonds to the amount of $6,500 for improvements.

HESPERIA, MICH.—The village of Hesperia is about to vote to bond itself for $1,500 for extension of water works.

HIGH POINT, N. C.—The city has named October 9th as the date of an election to vote upon issuing $50,000 bonds for water works.

HOPKINTON, MASS.—The selectmen are considering the question of issuing $30,000 in bonds for erecting a new town hall.

INDIANAPOLIS, IND.—The county attorney has prepared and submitted to the county council a resolution for an issue of $100,000 of county refunding bonds.

IOLA, KAS.—At a special election held at this place an issue of $80,000 in bonds was authorized to build an electric light plant and construct a system of water works.

JOHNSTOWN, PA.—The Johnstown council has authorized an issue of $60,000 municipal building bonds.

KINGFISHER, OKLA.—An election will be called for the purpose of voting on a proposition to issue $25,000 in bonds for rebuilding the courthouse in Kingfisher.

KNOXVILLE, PA.—This city has voted to issue $30,000 school bonds.

LAMPASAS, TEXAS—This city has voted to issue bonds for a bridge across the Colorado river at Bend, Texas.

LACONIA, N. H.—The city treasurer of Laconia has been authorized to borrow $30,000 in anticipation of taxes.

LEETONIA, OHIO—The citizens of Leetonia will hold a special election to vote on the proposition of bonding the village for $6,000 for water works purposes.

LESTERSHIRE, N. Y.—This place has voted to issue $16,000 in bonds for a new reservoir.

LOCKLAND, OHIO—An election is called for the purpose of voting on the issuance of $40,000 worth of bonds for extensive improvement of the village.

MADISON, NEB.—A special election has been ordered to vote bonds for the erection of an electric lighting plant.

MARSHFIELD, WIS.—This city has voted to issue $20,000 city hall bonds.

MASSILLON, OHIO—The city of Massillon contemplates the issuance of $16,000 in bonds for the purpose of improving the fire department.

MATTOON, ILL.—The prolonged struggle in the Coles county board of supervisors resulted in a resolution being passed to submit the proposition of voting $157,000 courthouse bonds to the people at the general election in November.

MENDON, MICH.—The citizens of Mendon at a special election have decided to bond the village for $8,000 for the purpose of purchasing an electric light plant.

MONDOVI, WIS.—It has been voted to issue bonds for the purpose of erecting water works.

NEODESHA, KAS.—The citizens will vote on a $7,000 school bond proposition.

NEW FLORENCE, PA.—The New Florence village council has passed an ordinance providing for the issuing of $14,000 worth of bonds for the construction of a system of water works.

NEW HAVEN, CONN.—New Haven's board of aldermen has passed resolutions to issue street paving bonds amounting to $46,000.

NORFOLK, VA.—A resolution was adopted recommending that the council issue and sell $55,000 worth of bonds for the improvement of streets.

OAKLAND, CAL.—It is proposed to call an election in November for the purpose of voting on question of issuing bonds for erecting city hall to cost about $300,000.

OCALA, FLA.—The city council of Ocala has passed an ordinance bonding the city for $125,000 for improvement purposes.

OHIO CITY, OHIO—This place contemplates issuing bonds for sewer purposes.

OMAHA, NEB.—Mayor Moores has advised the city council to make provisions for the voting of $75,000 worth of street intersection bonds to be used in improving streets next year.

OIL CITY, PA.—An ordinance has passed authorizing the issue of city bonds to the amount of $15,000 for the purpose of making permanent improvements of the streets. Bonds will be of $1,000 each, dated November 1, 1900 and bearing 3 per cent interest.

PITTSBURG, PA.—Harrisburg will issue $30,000 school bonds early this month.

PRAIRIE DEPOT, OHIO—The citizens have voted to bond the town for the purpose of building water works.

PRAIRIE CITY, ILL.—This city will issue $1,000 of bonds to run from two to five years at a rate of interest not to exceed 6 per cent.

PRESCOTT, ARIZ.—It has been voted to issue $100,000 in bonds to secure a water supply for the city from Chino Valley.

QUANNAH, TEXAS—This city has voted $10,000 bonds for the construction of water works.

RACINE, WIS.—At the November election the citizens of this city will vote for or against the issuing of $50,000 paving bonds.

SALEM, OHIO—Bids will be received for the purchase of five bonds of the city of Salem of $300 each, bearing date of September, 1, 1900, with interest at 5 per cent per annum.

SANTA BARBARA, CAL.—Santa Barbara has decided to issue bonds in the sum of $10,000 to build a new schoolhouse.

SAN PEDRO, CAL.—The election on the proposition to issue $40,000 city improvement bonds has been postponed until October 22d.

SENOIA, GA.—Coweta county will vote upon issuing $40,000 in bonds for erecting a courthouse.

SENOLA, GA.—Coweta county commissioners have named a date for an election to vote upon issuing $40,000 in bonds for erecting a courthouse.

SHELLMAN, GA.—The city will issue $3,000 in bonds for water works.

SHENANDOAH, IOWA—This city has authorized an issue of $13,000 schoolhouse bonds.

ST. MARYS, W. VA.—This city has voted to issue $20,000 in bonds for water works.

TACOMA, WASH.—Tacoma is soon to issue improvement bonds.

TROY, OHIO—Bids will be received until October 16th for the purchase of three bonds of $500 each bearing 5 per cent interest per annum.

TWO RIVERS, WIS.—A special election will soon be held to ascertain the sentiment of the citizens relative to the issuing of $20,000 in bonds.

UNION, S. C.—Union will issue $35,000 sewerage bonds.

VINELAND, N. J.—The Vineland borough council has advertised for bids for the new municipal bond issue for $25,000 for an electric light plant.

VIROQUA, WIS.—At a recent meeting of the Viroqua school district it was voted to bond the district for $21,000 for the purpose of erecting a modern high school building.

WASHINGTON, PA.—The school board of Washington has decided to issue $10,000 bonds.

WAYCROSS, GA.—The city will hold an election to determine the issuance of $30,000 of bonds for erection of a courthouse.

WELLSVILLE, N. Y.—Wellsville's $30,000 worth of paving bonds will be offered to the public about November 1st. They will call for 3½ per cent interest.

WELLSVILLE, OHIO—Wellsville has decided to order a bond election for $75,000 for new water works.

WICHITA FALLS, TEXAS—An issue of $18,500 school bonds of Wichita Falls has been approved by the attorney-general.

ZANESVILLE, OHIO—The city council has passed an ordinance providing for the issue of bonds to the value of $62,500.

YOUNGSTOWN, OHIO—Bids will be received until October 1st for the sale of following bonds: $5,000 of sidewalk bonds, $11,800 Wood street paving bonds, $5,850 West Boardman street paving bonds, $2,000 McKinnie street grading bonds, $2,000 Mulberry street sewer bonds and $450 South avenue curbing bonds.

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BANK NOTES.

A bank has been organized at Pandora, Ohio.

A bank is to be started at Canyon City, Ore., next month.

Elizabeth, Pa., is to have a new state bank about December 1st.

A. J. Stern of Yoakum, Texas, will establish a private bank at Waelder, Texas.

Arrangements have been made by J. E. Whiting to open a bank at Letcher, S. D.

The Bank of Thayer with $10,000 capital has been incorporated at Thayer, Mo.

Wilder, Minn., is to have a new bank, under the style of the Farmers' State Bank.

The Bank of Commerce of Everett, Wash., has been organized with $25,000 capital.

A new bank is proposed for Durant, I. T. Bonham (Texas) people are largely interested.

The Reading State Bank, in Lyon county, Kas., has been incorporated, with $12,000 capital.

The Citizens' Savings Bank, a new institution at Centerville, Iowa, will have a capital of $25,000.

The Bank of Blacksburg, recently organized at Blacksburg, S. C., is capitalized at $10,000.

The Bankers' Trust Company of Atlanta, Ga., has been incorporated with a capital of $500,000.

The Lowden Savings Bank at Lowden, Iowa, opens for business with a capital stock of $25,000.

The Belknap Savings Bank of Laconia, N. H., will pay a dividend of 10 per cent to all depositors.

The First National Bank of Ellsworth, Minn., has been authorized to commence business with a capital of $25,000.

The organization of the First National Bank of Bremond, Texas, has been apapproved, with a capital of $25,000.

The Controller of the Treasury has approved the charter of the Lamberton National Bank of Oil City, with a capital of $100,000.

The secretary of state of West Virginia has issued a charter to the Merchants and Producers' Bank of Salem, Harrison county.

J. F. Withers of Sherman, Texas, has established the Cattlemen's National Bank at Mangum, O. T., with a capital of $30,000 to $50,000.

The application for the First National Bank of Farmington, Iowa, capital $25,000, for authority to organize, has been approved.

Arrangements are being made to consolidate the two banks at Crisfield, Md., the combination representing a capital stock of $50,000.

Arrangements have been completed whereby the Cambridge Savings Bank consolidates with the Citizens' State Bank of Cambridge, Iowa.

Dr. J. J. Claverie is organizing the People's Bank of Donaldsonville, La., to have a capital of $30,000 and commence business about December 1st.

The First National Bank of Crowley, La., organized recently with a paid-up capital of $35,000, has commenced business. T. J. Toler is president.

There are thirty-eight National banks in West Virginia and their reports to the Controller of the Currency show their aggregate resources to be almost $25,000,000.

Oregon is one of the few states in the country where there is no state bankers' association. It is hoped that such an organization will not be much longer delayed.

The Western Reserve Trust Company of Cleveland, Ohio, has opened for business in its permanent quarters. Its capital is $1,000,000, supplemented by $25,000 surplus.

Attorney James M. Nevin has given notice that an application will be made to the governor of Pennsylvania on November 29th for the charter of the State Bank of Elizabeth.

The banks and bankers of Newport News, Va., have organized a clearinghouse, with George A. Schmelz, president; Davel F. Sprankle, secretary, and W. B. Vest, manager.

Five new state banks have been organized in Montana during the past two

years, and the total of deposits in state banks has increased one and a half million dollars.

Farmers about Andale, Kas., have organized a bank and are building a brick bank building. The capital of $5,000 and a guarantee fund of $1,250 have already been paid in.

The First National Bank of Chicago having issued its new stock, the institution becomes the fifth national bank in the United States with a capital of or in excess of $5,000,000.

The National Bank of Orleans, Orange county, Ind., has been authorized to commence business with a capital of $25,000. George M. Albertson is president and Earl R. Condor cashier.

It is expected that by the first of the year the Franklin County National Bank will be ready for business at Brookville, Ind. Its organization with $25,000 capital has been approved.

Pittsburg and Sharon capitalists, among whom are mentioned Senators Flinn and Magee, F. H. Buhl, John Stevenson and James S. Fruit, will organize a savings bank at South Sharon, Pa.

A banking company has been organized at Plymouth, N. C., with a paid-up capital of $12,500. Thomas Old is president; W. H. Hampton, vice-president, and Clarence Latham, cashier.

The Dime Savings Institution of Newark, N. J., which suspended on July 13th, owing to an alleged defalcation on the part of Charles R. Westerveit, its treasurer has resumed business.

The Controller of the Currency has authorized the First National Bank of Mount Hope, Kas., to begin business with a capital of $25,000. G. C. Robbins is president and R. E. Pierce cashier.

The Controller of the Currency has authorized the First National Bank, Woodward, O. T., to begin business with a capital of $25,000. James A. Stine is president and Leonard L. Stine cashier.

The most important developments in the banking circles of Mobile, Ala., during the last year were the organization of the City National Bank and the incorporation of the Leinkauf Banking Company.

The German-American Bank of Manitowoc, Wis., has been organized with 100,000 capital. L. D. Moses of Ripon is president; L. Choate of Oshkosh, vice-president, and E. T. Zentner, cashier.

The Sylvania Savings Bank Company of Sylvania, Lucas county, Ohio, has been incorporated by H. J. Warren, O. Adsit, S. R. Hathaway, W. W. Covell and Andrew Reger. The capital stock is $25,000.

The Maddox-Rucker Banking Company of Atlanta, Ga., has decided to increase its capital stock from $160,000 to $200,000 and increase its surplus from $40,000 to $50,000, thereby adding $50,000 new capital.

The private bank of Webber, Hale & Co. of Rochester, Mich., becomes the Rochester Savings Bank, with a capital stock of $25,000. The directors will be a number of prominent Rochester business men.

Authority has been granted to organize the First National Bank of Melvin, Iowa, with a capital of $25,000. The promoters are: Frank Y. Locke, E. B. Townsend, Carroll Wright, C. N. Gilmore and C. J. Phillips.

The increase of savings banks deposits during the first three years of McKinley's administration amounts to $169,303,761. The total increase during the eight years Grover Cleveland was in office amounted to $164,388,629.

The First National Bank proposed for San Pedro, Cal., has been authorized to begin business. It has a capital stock of $25,000. R. M. Baker of Monrovia, R. W. Hill, William Mead and Dan Newhart are the organizers.

The Farmers' National Bank, with a capital of $30,000, has been organized at Lake Geneva, Wis. D. S. Allen was elected president; Andrew Kull, vice-president; E. D. Richardson, cashier, and Fred Kull, attorney.

A new firm of bankers and brokers has been organized in Chicago. It is composed of Herbert C. Wright, formerly associated with A. O. Slaughter & Co., and George M. Ferguson, the firm name being Wright & Ferguson.

E. W. Robertson has been elected president of the Carolina Trust Company of Columbia, S. C., recently chartered with $100,000 capital stock. E. E. Moore is vice-president and T. H. Wannamaker secretary and treasurer.

The Bank of Pembroke has been organized at Pembroke, Ky., with W. W. Garnett, president, and E. A. Hall, cashier, to succeed the Pembroke Deposit

Bank, which recently went into voluntary liquidation. The capital is $24,000.

The Controller of the Currency has declared a dividend of 2½ per cent in favor of the creditors of the Northern National Bank of Big Rapids, Mich., and 10 per cent in the case of the Union National Bank of Denver.

The Bankers' Magazine of London calculates that the depreciation during the past two months on 325 representative securities has reached a total of $352,135,000, while since 1898 the fall in market values has been some $1,150,000,000.

Notice has been given at Harrisburg that a charter will be asked October 11th for a bank for the Lawrenceville district to be known as the Allegheny Valley Bank of Pittsburg. The capital stock is $50,000, with power to increase to $150,000.

The Victor Banking Company of Victor, Colo., one of the oldest banking institutions of the Cripple Creek district, will be merged into the First National Bank. The shareholders will include some of the strongest financial and mining men of the state.

Articles of incorporation of the Citizens' Savings Bank of Dequeen, Ark., have been filed with the secretary of state. The officers are: H. C. Williamson, president; W. H. Collier, vice-president; D. M. Smith, cashier; J. G. Ingersoll, assistant cashier.

The Bank of Benwood, Mashall county, W. Va., has been incorporated by Charles Schad, Henry Riddle, Michael Dolan, John Alley, W. B. Leach, Thomas P. Deegan, Saul J. Hunter and J. A. DuBois, all of Benwood. The subscribed capital is $25,000.

The Controller of the Currency has issued a permit to B. F. Zinger, M. Kahn, Martin Kingman, Ira D. Buck and J. H. Ross to establish a national bank at Chillicothe, Ill., with a capital of $25,000. The new institution expects to be ready for business soon.

From July 1st to January 1, 1899, the deposits of the associated bank in New York showed a decrease of $165,000,000. From September 1st to November 18th the loss aggregated $113,000,000; from September 1st to December 1st, $101,715,000, and from September 1st to January 1st, $109,747,000.

The Scandinavian-American Bank of New Whatcom, Wash., has just effected a reorganization whereby it passes into the hands of a corporation with a capital stock paid up. The incorporation also absorbs the business of E. Y. Grasett & Co., who have been engaged in banking for the past three years.

Memphis bank clearings for the business year ending August 31st were $28,114,061.84 in excess of those of the previous years. As the clearings are everywhere accepted as a barometer of trade, this statement bears eloquent testimony to the progress and prosperity of the city in a commercial way.

The ninth bank of Owensboro, Ky., will be launched, when the German-American Bank begins business. Articles of incorporation for the new bank have been lodged with the county clerk. The amount of capital stock is $25,000, divided into 250 shares of $100 each, but the stock may be increased at any time to $100,000.

Assistant Secretary Vanderlip has given formal notice to banks having old 2 per cent bonds on deposit to secure deposits of public moneys that these bonds must be surrendered at once and other bonds substituted, or their deposits will be correspondingly decreased. These bonds on deposit amounted to $2,118,500.

The bank note circulation which has been issued during the present year has nearly equaled the amount reported by the banks to W. C. Cornwell, the well-known Buffalo banker and economic student, and it is doubtful if further increases of large amounts occur, even next year, if the new bonds continue to sell at a premium.

A Minnesota banker whose bank is a depository for both state and county funds has suggested to Examiner Pope of St. Paul that the next legislature be asked to pass a law providing that banks desiring to become depositories of public funds be required to secure such deposits by furnishing state, county, municipal or other forms of bonds, instead of giving personal security.

Gen. Richard Thomas, the cashier of the Eastern National Bank at Easton, Talbot county, Md., is said to be the oldest bank officer in point of continuous service in one bank in the United States, possibly in the world. He took a place in that bank as book-keeper April 20, 1846, more than fifty-four years ago, and was made cashier August 20, 1849, nearly fifty-one years ago.

The directors of the Bank of Louisville declared a dividend of 10 per cent on the original capital stock of $390,000, paying to the stockholders $39,000. This is the second dividend to be declared this year, and will make 120 per cent since the bank went into liquidation a year ago. It is probable that another dividend of 5 per cent will be declared, which will wind up the affairs of the bank.

Interest has been caused in Boston banking circles by a press announcement stating that there is now close upon $30,000,000 of New England funds on deposit with the banks of Philadelphia as a result of the Boston clearing-house rule requiring all Boston banks to charge for collecting checks. It is stated that Philadelphia banks are actively soliciting accounts all over New England.

For the first time in their history the total resources of the four national banks of Indianapolis have reached and passed the $25,000,000 mark. For the first time the deposits have reached $22,000,000 and two years have added nearly $10,000,000 to them. Never before have the four banks been carrying $12,500,000 in cash and exchange, and the loans and discounts are greater than ever before.

The stockholders of the Grand Rapids Banking Company held a meeting at Grand Rapids, Mich., and elected the following directors: R. A. Housley and John Wilson of Bowling Green and D. W. Huffman, Jacob Huffman, Azor Thurston, Eugene Mead and John Jones of Weston. The directors immediately organized by electing R. A. Housley, president; John Wilson, vice-president, and Azor Thurston, cashier.

Dividends have been declared by the Controller of the Currency in favor of the creditors of insolvent national banks as follows: A final dividend of 41 per cent on the Columbia National Bank of Tacoma, Wash., making in all 71 per cent on claims proved amounting to $164,853.22, and a final dividend of 8.4 per cent on the Dakota National Bank of Sioux Falls, S. D., making in all 88.4 per cent on claims proved amounting to $173,308.12.

The Ohio Savings Bank and Trust Company of Toledo, Ohio, has just gotten out a handsome booklet illustrated with cuts of various portions of its working quarters. Its growth in deposits is shown as follows: April 6, 1897, $166,809.17; October 4, 1897, $494,441.11; April 2, 1898, $674,230.26; October 3, 1898, $805,497.41; April 3, 1899, $1,023,651.55; October 2, 1899, $1,140,328.69; April 2, 1900, $1,370,815.70; August 4, 1900, $1,568,786.99.

An effort will be made to readjust the numbers in the Chicago clearing-house. After the absorption of the America National and the Northwestern National Banks by the Corn Exchange there remain but sixteen institutions in the association, while the numbers run intermittently from 1 to 26. For convenience in the clearing-house it is desired to make the numbers consecutive up to sixteen, but it is expected that some of the banks that have higher numbers will object to giving them up because of the inconvenience it may cause them with their country correspondents.

The negotiations which were under way for some time for the placing of a German loan in the United States were successfully concluded. They cover a purchase by Kuhn, Loeb & Co. and the National City Bank of 80,000,000 marks 4 per cent treasury notes of the German Empire, maturing in equal proportions in 1904 and 1905. There is no syndicate, the purchasing bankers taking over the loan upon their own initiative from the German Reichsbank (the Imperial German Bank) through the Disconto Gesellschaft of Berlin and Messrs. M. M. Warburg & Co. of Hamburg.

Deposits in Minnesota savings banks have shown a steady increase for two months, and bank experts are of the opinion that recent gains, at least, have been largely at the expense of building loan societies. August reports from the eleven savings banks in the state show an increase in deposits of $74,076.54, and the number of depositors has increased 1,437. The number of individual depositors increased 508 in July, and the total amount of deposits showed an increase. For August the aggregate deposits amounted to $12,231,131.88, with 52,363 depositors, against the July aggregate of $12,157,055.34, with 51,926 individual depositors.

The Association of American Trust Companies convenes at Richmond. The Richmond meeting will mark the fourth annual assemblage of this association. Anton G. Hodenty of the executive committee reports a membership of 190 trust

companies that have a capital of $94,-622,145, a surplus and profits of $67,838,-543, and deposits of $610,113,688. The officers are: Secretary, Arthur Heurtley of the Northern Trust Company of Chicago; chairman, Anton G. Hodentyl, vice-president of the Michigan Trust Company, Grand Rapids; vice-chairman, Joseph C. Hendrix of the Fifth Avenue Trust Company, New York; chairman executive committee, William G. Mather, president of the American Trust Company, Cleveland.

The gains in deposits in the California banks since July 31, 1899, amount to the remarkable sum of $22,978,693.88. These figures were compiled from statements made to the State Bank Commissioners, which showed the condition of all the banks at the close of business hours on August 11th last. In California there are 287 banks of all kinds, as follows: Savings, 53; commercial, 178; national, 27, and private, 19. According to reports the greatest gain has been among the savings banks, which are patronized by the working people, farmers and those in the well-to-do middle walks of life. The gain among these banks amounted to millions. In the completed report of the Bank Commissioners it is shown that the loans of the 287 banks on real estate amount to $106,051,098.49. The money on hand is $28,709,761.71, and the money due depositors $279,838,089.35.

James B. Forgan, president of the First National Bank of Chicago, has introduced an innovation in the book-keeping of that institution. He has established an "unearned discount" account, in which he keeps more exact tab on the value of the assets of the bank than can be done without such a statement. The account represents the profits collected on discounted paper, but really not earned until the maturity of the loans. Among liabilities appears an item "discounts collected but not earned," amounting to $252,508. The item represents the profits that have been collected on notes the bank has discounted, but which will not be earned in reality till the paper has matured and the bank's money has been released by payment of the loan. Under the ordinary method of making out bank statements this item of unearned discounts is not taken account of at all, but is buried and lost sight of in "loans and discounts."

WONDERLAND 1900.

The annual publication of the Northern Pacific Railway for 1900 should be in the hands of every school teacher and every one interested in his country's history. It contains a large amount of historic information about the Northwest, brought down to the present and easily understood.

The principal chapter relates to the Louisiana Purchase in 1803 and its partial exploration in 1804-6 by Lewis and Clark. This was the greatest exploration ever attempted by the United States, and the story of the expedition's adventures on rivers, among Indians and in the mountains outfictions fiction.

The "Story of a Railway" is a recital of the difficulties attending the building of the Northern Pacific across mountains and plains and its ultimate success, and is in itself an epitomized history of the Northwest.

The geysers of Yellowstone Park are not, as some think, losing their power. In 1899, the greatest geyser, with one exception, ever known in the park burst forth, and one of its eruptions is described in this book.

The antics and habits of the park bears, so interesting to tourists, are also detailed.

Another chapter describes two delightful mountain resorts in Montana and Northern California.

The value of this publication as a supplementary text book will be seen at a glance by any teacher or parent.

The book is for popular and general use and will be sent to any one sending six cents, by Chas. S. Fee, St. Paul, Minn.

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NOTES OF INTEREST TO BANKERS.

CHECK NOT BINDING.

The right to recover the amount of a check given by an assigned corporation a few hours prior to its failure was denied in an interesting opinion handed down by Judge Pennypacker, in a Pennsylvania case. The decision was given in the suit brought by the Farmers' and Mechanics' National bank against J. De Witt Cuyler and Effingham B. Morris, assignees of the Solicitors' Loan and Trust company.

The plaintiff neld certain checks aggregating $299.75, drawn by depositors upon the assigned trust company, which had been deposited with the bank for collection and to the credit of the depositors in their respective accounts. Shortly before 3 o'clock, January 2, 1896, the checks were taken by a bank messenger to the trust company, which accepted them, and gave in payment its check for the full amount drawn upon the Fourth Street National bank. Early the following morning, before the opening of business, the trust company made an assignment for the benefit of creditors to Messrs. Cuyler and Morris, who entered into possession and took charge of the affairs of the company.

Later the same day the check held by the plaintiff was presented through the clearing house to the Fourth Street National bank, payment was refused, and the check returned to the plaintiff. The bank then demanded payment of the defendants, and was refused. A further demand on the assignees for the return of the checks deposited with the bank was also made and refused, and the present suit to recover the value of the checks so retained was begun. The matter came before the court in the form of a case stated, the parties agreeing to the facts and leaving the case in the court's hands for decision.

Judge Pennypacker states that the effect of the ascertained facts upon the relation between the plaintiff and its depositors is clear. "It was the duty of the plaintiff," rules Judge Pennypacker, "to collect the amount of the checks in its hands from the Solicitors' Loan and Trust company in money, and to accept nothing else in payment. If the cash had been demanded on the 2d of January, doubtless it would have been paid, since all claims upon the trust company upon that day were met. When the plaintiff accepted the check of the trust company in lieu of the cash payment its liability to its depositors for the amount of the checks deposited became fixed. If, then, when on the 3d of January, it demanded a return of the checks that had been surrendered it could not have looked to the depositors for their payment, and it would have been in the position of a creditor to that amount of the trust company, with a right to a pro rata distribution of the funds in the hands of the defendants."

Continuing, the opinion further decides that it does not appear from the facts disclosed by the case stated that there were other indorsers upon the checks, or that there was any other source to which the plaintiff could look, except the depositors, and the assets of the trust company. "having the check of the trust company," Judge Pennypacker says, "and there being no liability upon the part of depositors, the plaintiff is in no worse position than if it held the deposited checks." The ruling concludes that as the bank accepted the check of the trust company, it is not entitled as against the latter's other creditors to recover more than its pro rata from the fund in the hands of the assignees, except by showing fraud or some other reason for rescission. An appeal has been taken to the Superior Court by the bank.

ARGENTINE DEBT STATEMENT.

The message of the President of the Argentine Republic in connection with the budget states the floating debt to be $13,830,000, of which $9,330,000 constituted by treasury bills due this year and next and $4,500,000 by credits in Europe. The expenditure for the coming financial year is calculated at $44,321,753, of which $88,340,210 in currency and $25,981,543 in gold. The revenue is calculated at $37,991,918 gold and $62,300,000 paper, giving a deficit of $26,040,250 currency, which, however, would be more than compensated by the surplus of $12,010,175 gold. No provision seems to have been made

to repayment of the treasury bills and other obligations.

The weakest part of Argentine economy is its financial administration. If the estimates of the last ten years be compared, it will be seen that although expenditure has increased, if not pari passu with the rise of the premium, very nearly so, it has practically never been reduced when the premium fell again, and it is to the disproportionate incidence of taxation to earnings that half the trouble in Argentina is due. While prices and earnings reckoned in paper, the real money of the country, have fallen with the premium, taxation has been maintained and even augmented until it has become unbearable and is proving a menace. As exchange rises it will be indispensable to reduce expenditure of every kind, private and public. How difficult it is, especially for public departments, to cut expenditure down, is too well known to require demonstration.

ILLINOIS BANKERS' MEETING.

Arrangements are now well under way for the annual meeting of the Illinois State Bankers' Association, which will be held in Rockford October 23d and 24th. It is expected that there will be about 400 delegates in attendance. Inasmuch as they represent the business men of the state it will be a meeting of great importance to Rockford. Daily sessions will be held at the Opera House, and on the evening of the first day a ball will be given at Mendelssohn Hall. The annual banquet occurs at the Nelson on the evening of the last day. The bankers will be accompanied by their wives and it is expected that a number of social functions will be given in their honor, a committee of Rockford ladies having been appointed to look after this feature.

OHIO BANKERS' MEETING.

The convention of the Ohio Bankers' Association will be held at Columbus on October 24th and 25th. This is the date which has been decided upon, the gathering having been postponed from an earlier one. The convention will be one of the most notable in the history of the organization, and this is saying a good deal since the Ohio Bankers' Association has had some important and significant gatherings and deliberations that have caused it to be looked upon as one of the most influential organizations of the state associations of similar nature over the country. There will be addresses by prominent financiers, including Hon. Ellis H. Roberts, Treasurer of the United States; Hon. Edward Kibler of Newark, Ohio; Dr. Washington Gladden, Columbus; Hon. Judge Lynch, Canton, Ohio, and others. The membership of the association now numbers over 400 and the attendance at the meeting is expected to be large.

CANADIAN BANKING RESULTS.

The statement of the chartered banks of the Dominion for July, just issued, shows that circulation has increased, compared with July, 1899, $5,700,000. Discounts stand at $37,000,000 in excess of those for July, 1899. The banks held over $500,000 more specie than in June, and $1,700,000 more than in July last year. There has been an increase also of $8,000,000 in railway securities held, and $5,000,000 in government debentures, both as compared with June this year and with July, 1899. Holdings of municipal securities, on the other hand, have decreased $8,000,000 from a year ago. Call loans are $30,000,000 in excess of July, 1899. Deposits continue to accumulate, being $20,000,000 in excess of those in June, and $36,000,000 greater than in July, 1899.

"WHAT'S THE TIME?"

A booklet with this title, just published by the Chicago, Milwaukee & St. Paul Railway, should not only be in the hands of every traveler, but should have a place on the desk of every banker, merchant or other business man.

The four "Time Standards" which govern our entire time eystem and which are more or less familiar to most of the traveling public, but by many others little understood, are so fully explained and illustrated by a series of charts, diagrams and tables that any one who chooses can become conversant with the subject in question. There are also some twenty-four tables by which almost at a glance, the time at any place being given, the hour and day can be ascertained in all the principal cities of the world.

A copy of this pamphlet may be had on application to Geo. H. Heafford, General Passenger Agent, Chicago, enclosing two-cent stamp to pay postage.

COINAGE FOR AUGUST.

Coinage executed at the mints of the United States during the month of August 1900, was as follows:

Denominations.	Pieces.	Value.
Double eagles .....$	238,000	$4,760,000
Half eagles	58,000	290,000
Total gold	296,000	5,050,000
Silver dollars	400,000	400,000
Half dollars	1,472,000	736,000
Quarter dollars	2,852,000	713,000
Dimes	6,870,000	687,000
Total silver	11,594,000	2,536,000
Five-cent nickels ..	3,076,000	153,800
One-cent bronze ...	3,436,000	34,360
Total minor	6,512,000	188,160
Total coinage	18,402,000	7,774,160

The statement of the First National Bank of Cleveland, O., in response to the call of September 5th is as follows:

RESOURCES.

Loans and discounts.....		$1,944,645.84
United States bonds.....		300,800.00
Premiums U. S. bonds.....		5,625.00
Other bonds		87,200.00
Banking house and real estate.		92,600.00
Five per cent redemption fund.		15,000.00
Cash. $192,774.32		
Due from banks....	443,186.71	635,961.03
		$3,081,831.87

LIABILITIES.

Capital stock		$500,000.00
Surplus and undivided profits..		110,704.14
Circulation.		293,200.00
Und. deposits ...$1,386,879.70		
Due to banks....	791,048.03	$2,177,927.73
		$3,081,831.87

The roster of directors is as follows: James Barnett, President The George Worthington Co.; M. S. Greenough, President Cleveland Gas Light & Coke Co.; Stiles C. Smith, S. C. Smith & Co., Wholesale Teas and Coffees; J. E. French, President The Steel-Tired Wheel Co.; J. H. Morley, Vice-President Cleveland Gas Light & Coke Co.; W. B. D. Alexander, Treasurer Adams-Bagnall Electric Co.; F. H. Goff, Kline, Carr, Tolles & Goff, Attorneys; Henry W. Corning, Treasurer Standard Sewing Machine Co., and Thos. H. Wilson, Cashier.

INCREASE IN BANKING POWER.

Controller Dawes' annual report, which is soon to be issued, will show that the United States leads the world in its banking power. In 1890 this power, which embraces capital stock, right of issue, and deposits, as $5,000,000,000 while the total of the United Kingdom was equal to $4,500,000,000. The latest available compilations show that the United States banking power has increased within the last ten years to $8,663,000,000, while that of England amounts to £1,463,000,000, or an equivalent of about $7,200,000,000, giving the United States a lead of more than $1,400,000,000. The Controller's report will furthermore show that during the period covered by his report the number of bank failures has been far smaller than the average.

COMFORT IN TRAVEL.

That means much to those contemplating a long journey to the East, perhaps to their old New England or New York home. "Comfort in travel" means smooth rails, solid road-bed, elegant equipment, splendid dining car service, and courteous employes. You have a grand view of Niagara Falls if you take a train passing the Falls in daylight, for all trains passing in daylight make a stop of five minutes at Falls View Station.

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O. W. RUGGLES,
General Passenger and Ticket Agent.

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NEW BANKING INTELLIGENCE.

The following information has been received since the July, 1900, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alaska	Nome	First Bank of Nome †	A. Allardyce, *Cash.*		
Illinois	▲Carlyle (Clinton.)	First National Bank	F. Schlafly A. Schlafly	$ 40,000	Western Nat. Bk., N. Y.; Nat.Bk.Com.,St.Louis.
Indiana	Medora* (Jackson.)	Medora State Bank §	J. P. McMillan J. D. Durment.	30,000	
Indian Territory	Chickasha (Chickasaw.)	Citizens National Bank.	B. P. Smith C. T. Erwin.	50,000	Hanover Nat. Bk., N. Y.; Nat.Bk.Com.,St.Louis.
Iowa	Brighton (Washington.)	National Bk. of Brighton	M. C. Terry Frank R. Sage.	25,000	
"	Brooks* (Adams.)	Bank of Brooks †	G. W. Blazer C. E. Peregrine.	10,000	
"	Randolph (Fremont.)	Commercial Bank †	F. Hinsdell, *V-Pres* J. D. Briggs.		Nat. Bk. Republic, Chi.
"	Ruthven (Palo Alto.)	First National Bank	M. L. Brown J. H. Thatcher.	25,000	Metrop. Nat. Bk., Chi.; Citiz. N.B.,DesMoines.
Kansas	Hoisington* (Barton.)	Barton County State Bk §	M. C. Elmore J. H. Hartman.	10,000	Nat. Bank of Commerce, Kansas City.
"	Reading* (Lyon.)	Reading State Bank §	C. C. Patton F. M. Nelson.	12,000	Western N. B., N. Y.; N. B. Com., Kan. City.
Maryland	Stockton* (Worcester.)	Stockton Bank †	(Powell & Taylor). E. H. Taylor.		Com'l & Sav. Bk., Snow Hill, Md.
Minnesota	Wilder (Jackson.)	Farmers State Bank §	M. H. Evans F. H. Vail.	10,000	Metrop. N. Bk., Chicago; St. Anthony Falls Bk., Minneapolis.
"	Westbrook* (Cottonwood.)	State Bk. of Westbrook §	J. W. Benson J. A. Pearson.	25,000	Chase N. B., N. Y.; First N. B., St. Paul.
Missouri	Oran* (Scott.)	Bank of Oran §	W.H.Stubblefield,Jr C. M. Wylie.	15,000	Am. Ex. Bk., St. Louis.
Nebraska	Murray* (Cass.)	Murray State Bank §	E. B. Finney R. E. Finney.	5,000	Chase Nat. Bk., N. Y.; Omaha Nat. Bk., Oma.
North Carolina	Kings Mountain (Cleveland.)	Kings Mountain Bank †	F. Dilling L. R. Hagood.	5,000	Mercantile N. Bk., N. Y.; 1st N.B.,Gastonia,N.C.
Ohio	Grand Rapids* (Wood.)	Grand Rapids Bkg. Co. §	R. A. Housley A. Thurston.	25,000	
Pennsylvania	Oil City (Venango.)	Lamberton Nat. Bank §	R. G. Lamberton C. M. Lamberton.	100,000	Seab. Nat. Bk., N. Y.; 4th Nat. Bk., Phil.
South Carolina	Latta* (Marion.)	Merchants & Farmers Bank §	Austin Manning, *Cashier.*		(*Branch of Marion,South Carolina.*)
South Dakota	Selby* (Walworth.)	Farmers & Merchants Bank †	(*Balch & Smith*)	10,000	State Bank of Chicago; Nat. Bk. Com.,Minpls.
"	Selby* (Walworth.)	Walworth County State Bank §	L. W. Moody B. A. Amy.	15,000	Metrop. N. Bk., Chicago; AberdeenN.B.,Aberd'n
Texas	Aspermont.* (Stonewall.)	Aspermont Bank †	(*Harvey & Holcomb*)	5,000	Am. N. B., Dallas; First N. B., Stamford.
West Virginia	▲Hinton (Summers.)	First National Bank	Azel Ford W. M. Puckett.	50,000	Chase N. B., N. Y.; Mer. N. B., Richmond.
Wisconsin	Omro (Winnebago.)	First National Bank	P. A. Wheeler W. P. Wheeler.	25,000	Bankers N.B., Chi., Wis. N. B. Mil.
Wyoming	Encampment* (Carbon.)	Copper State Bank §	W. C. Henry Samuel R. Neel.	10,000	Cont. N. B., Chi.; N. B. Com., Denver.

* New Banking Point.

BANKS REPORTED DISCONTINUED

Since the July, 1900, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
Illinois	▲Carlyle Clinton	State Bank of Carlyle §	Reorganized.
Iowa	Ruthven Palo Alto	Iowa Savings Bank §	Reorganized.
Pennsylvania	Oil City Venango	Lamberton Bank †	Reorganized.
West Virginia	▲Hinton Summers	Bank of Hinton §	Reorganized.
Wisconsin	Omro Winnebago	Bank of Omro §	Reorganized.

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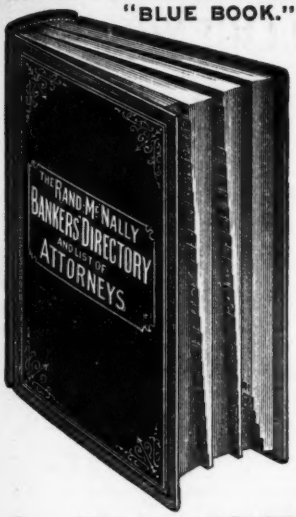

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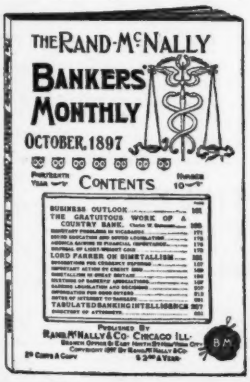

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*† .....Henry	J. G. Cowan.
Albertville*† ....Marshall	E. O. McCord.
Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
▲Anniston*†.....Calhoun	WILLETT & BROTHERS. Refer to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville* .....St. Clair	Inger & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*† .....Etowah	See Gadsden.
Bessemer*† ....Jefferson	B. C. Jones.
▲Birmingham*†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	LEONIDAS C. DICKEY. Refer to Jefferson County Savings Bank, or any bank in Birmingham.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER, Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
Blocton*† .....Bibb	W. H. Logan.
▲Brewton*† ....Escambia	M. A. RABB.
Bridgeport*† ....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton* .....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*† .....Bibb	W. W. Lavender.
Citronelle*† .....Mobile	See Mobile.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
Columbia*† .....Henry	B. F. REID.
▲Columbiana*† .....Shelby	Brown & Leeper.
Courtland*† ...Lawrence	See Moulton.
▲Cullman*† .....Cullman	George H. Parker.
▲Dadeville*† ...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*† .....Morgan	C. C. HARRIS.
Demopolis*† ....Marengo	GESNER WILLIAMS.
Dothan*† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*† Cleburne	Merrill & Bridges.
▲Elba*† .....Coffee	Hickman & Riley.
Ensley*† .....Jefferson	W. T. McElroy.
Enterprise*† .....Coffee	See Elba.
Eufaula*† .....Barbour	A. H. MERRILL.
▲Eutaw*† .....Greene	McQueen & Harwood.
▲Evergreen*† .....Conecuh	Farnham & Crum.
Fasmsdale*† .....Marengo	R. M. Douglas.
▲Fayette*† .....Fayette	McGuire & Collier.
▲Florence*† ...Lauderdale	SIMPSON & JONES.
▲Fort Payne*† ...De Kalb	L. L. Cochran.
Fruithurst*† ...Cleburne	R. L. Blackmarr.
▲Gadsden*† .....Etowah	DORTCH & MARTIN.
▲Geneva*† .....Geneva	M. E. Milligan.
▲Greensboro*† .....Hale	Tutwiler & Jones.
▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*† ..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*† ....Madison	ROBERT E. SPRAGINS.
Jacksonville*† . Calhoun	S. D. G. Brothers.
▲Jasper*† .....Walker	Coleman & Bankhead.
▲Lafayette*† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*† .....Sumter	Altman & Brockway.
▲Luverne*† ....Crenshaw	Richardson & Bricken.
▲Marion*† .....Perry	J. H. Stewart.
▲Mobile*† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*† .....Shelby	J. M. Reynolds.
¶Montgomery*† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton* .....Lawrence	James I. Abercrombie.
New Decatur*† ..Morgan	J. C. Eyster.
▲Oneonto*†.....Blount	G. W. Darden.
▲Opelika*† .....Lee	SAMFORD & SON.
Oxford*† .....Calhoun	E. H. Hanna.
▲Ozark*† .....Dale	Joseph E. Acker.
Piedmont*† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*† ..... Autauga	C. E. O. TIMMERMAN.
Roanoke*† .....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*† ....Franklin	W. H. KEY.
▲Scottsboro*† .....Jackson	J. E. Brown.
▲Seale*† .....Russell	Boykin & Benton.
▲Selma*† .....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*† ..... Colbert	R. H. Wilboyte.
▲St. Stephens*.Washington	C. C. Kimbrough.
Sylacauga*† .. Talladega	See Talladega.
▲Talladega*† ....Talladega	WHITSON & GRAHAM.
Thomasville*† .... Clarke	Norman Gunn.
▲Troy*† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*† .....Colbert	Isaac Orme.
▲Tuskegee*† .....Macon	W. F. Foster.
▲UnionSprings*† .Bullock	JINKS & COPE.
Uniontown*† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	R. S. Pate.
▲Wetumpka*† ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•	Lyons & Lyons.
Nome	James Keffer.
▲Sitka*•	BURTON B. BENNETT.
Skagway•	Church & Day.

ARIZONA.

Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*† .....Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*† ..... Navajo	C. O. Anderson.
Jerome*† ..... Yawapai	HEYWARD M. GIBBES.
▲Kingman*† ..... Mohave	J. M. Brown.
Mesa*† ..... Maricopa	George W. Woy.
▲Nogales*† .....Santa Cruz	E. Williams.
¶▲Phœnix*† ..... Maricopa	L. H. CHALMERS.
▲Prescott*† ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*† .Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*† ..... Maricopa	W. J. Kingsbury.
▲Tombstone*† .... Cochise	Charles S. Clarke.
▲Tucson*† ..... Pima	OWEN T. ROUSE.
Williams*† .... Coconino	C. P. Silvernail.
▲Yuma*† ..... Yuma	PETER T. ROBERTSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•† ... Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•† .... Benton	J. A. Rice.
▲Berryville*• ..... Carroll	Fancher & Fancher.
Blackrock*•† ... Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*•† ..... Monroe	C. F. Greenlee.
▲Camden*•† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston*• .... Franklin	T. A. Pettigrew.
▲Clarendon*•† ..... Monroe	A. S. BAYNE.
▲Clarksville*•† .. Johnson	McKennon & Patterson.
▲Clinton* ..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
▲Corning*•† ..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•† ..... Sevier	Collins & Lake.
▲Desare* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*• ..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•† ..... Union	E. O. MAHONY.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* .... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	WALKER & WALKER.
Fordyce*•† ..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† .. Sebastian	T. W. M. BOONE.
Gravette*•† ..... Benton	W. H. Austin.
▲Greenwood*•† .. Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*•† ..... Sharp	C. D. Foster.
▲Harrisburg*•† ... Poinsett	J. J. Mardis.
▲Harrison*• ..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*•†. ..... Phillips	QUARLES & MOORE.
Hope*•† ..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•† ... Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	W. T. Brooks.
Imboden*•† .... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•† .. Craighead	J. C. HAWTHORNE.
Junction*•† ..... Union	E. O. Mohoney.
Kingsland*•† ... Cleveland	See Rison.
▲Lake City*• ... Craighead	T. H. CARAWAY.
▲Lake Village*• ..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora* ..... Mississippi	J. W. Falkner.
▲Magnolia*•† ..... Columbia	Stevens & Stevens.
▲Malvern*•† ... Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•† ..... Polk	McPhetridge & Johnson.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† ..... Conway	C. ARMSTRONG.
▲Mountain Home*.. Baxter	M. N. Dyer & Son.
▲Mountainview* ..... Stone	B. F. Williamson.
▲Mount Ida*. Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Plantx.
Nashville*†. ..... Howard	W. C. Rodgers.
▲NewLewisville*† L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•† ..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry*• ..... Perry	James A. Vance.
▲Piggott*•† ..... Clay	L. Hunter.
▲Pine Bluff*•† .... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*• ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond* .. Little River	J. C. Head.
▲Rison*•† ..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•† ..... Pope	J. T. BULLOCK.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*•† ..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•† ..... Miller	See Texarkana, Texas.
▲Van Buren*•† .. Crawford	JESSE TURNER.
▲Vanndale*•† ..... Cross	O. N. Kilough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†. Lawr'ce	Phillips & Beakley.
▲Warren*•† ..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•† ..... Alameda	E. K. TAYLOR.
Alhambra*• .. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•†... Contra Costa	Hartley & Abbott.
Arcata*• ..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† .... Los Angeles	W. H. Davies.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	C. P. Stevens.
Berkeley*•† ..... Alameda	W. N. WASTE.
Biggs*•† ..... Butte	F. F. Carnduff.
Bodie*• ..... Mono	See Bridgeport.
▲Bridgeport*• ..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*†... San Luis Ob.	B. H. Franklin.
Campbell*•† .. Santa Clara	See San Jose.
Cayucos*†.... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† ..... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•† .... Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•†. ..... Solano	A. Manning.
Downey*•†. .... Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutchflat*•† ..... Placer	W. P. Snowden.
Elsinore*•† ..... Riverside	Collier & Evans.
Escondido*•† .. San Diego	R. R. Beavers.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*•† ..... Solano	Coghlan & Harvey.
Fallbrook*•†... San Diego	See San Diego.
Ferndale*•† ..... Humboldt	James Smith.
Folsom*•† ... Sacramento	See Sacramento.
Forest*•† ..... Sierra	See Nevada City.
Foresthill*•†. ..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ... Siskiyou	I. A. Reynolds.
▲Fresno*•† ..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•†... Nevada	C. W. KITTS.
Gridley*•† ..... Butte	R. C. Long.
Guadalupe*•†. Santa Barb.	See Santa Maria.
▲Hanford*•† ..... Kings	J. W. Hudson.
Haywards*•† .... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•† ... San Benito	BRIGGS & HUDNER.
Hueneme*•† ..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W. Caldwell.
▲Lakeport*•. ..... Lake	T. B. Bond.
Lemoore*•†. ..... Kings	W. D. Maddin.
Livermore*•† .... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	W. C. Green.
Lompoc*•. Santa Barbara	Fox & Sheridan.
Longbeach*•† .. Los Ang's	E. C. Denio.
▲Los Angeles*•†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† . Santa Clara	W. M. Beggs.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Madera*†.....Madera	Francis A. Fee.
▲Mariposa*†.... Mariposa	J. W. Congdon.
▲Markleeville*.....Alpine	See Placerville.
▲Martinez*†. Contra Costa	W. S. Tinning.
▲Marysville*†..... Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	M. J. Byrnes.
▲Merced*†.....Merced	T. C. LAW.
▲Modesto*† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Sloason.
Monterey*†...Monterey	S. F. Gell.
▲Napa*†.....Napa	JOHN T. YORK.
National City*† San D'go	Hammack & Jerauld.
▲Nevada City*† ...Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*†.....Stanislaus	See Modesto.
▲Oakland*† .....Alameda	EDWARD A. HOLMAN. Refers to California Bank.
Oceanside*†...San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Joliffe.
Orange*†..... Orange	See Santa Ana.
Orland*†.....Glenn	See Willows.
▲Oroville*†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*†Monterey	E. C. Smith.
Paloalto*†....Santa Clara	Joseph Hutchinson.
Pasadena*†...Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*†.....Sonoma	HASKELL & DENNY.
▲Placerville*†...El Dorado	Irwin & Irwin.
Pleasanton*†.... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Portersville*†.....Tulare	J. F. Boller.
▲Quincy*†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C H. Wynn.
▲Redbluff*†.....Tehama	JOHNSON & CHASE.
▲Redding*†.....Shasta	WATSON & BUSH.
Redlands*†† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'nM'teo	George C. Ross.
▲Riverside*†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† ..Sacra'o	L. T. HATFIELD.
▲Salinas*† .....Monterey	G. A. Daugherty.
▲San Andreas*†.Calaveras	F. J. Sollinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†...San Diego	A. C. MOUSER. General law practice. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
San Jacinto*†. Riverside	T. T. Porteous.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†...Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†...San Mateo	C. N. Kirkbride.
San Miguel*†...S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*†.....Marin	HEPBURN & WILKINS.
▲Santa Ana*†.....Orange	E. E. Keech.
▲Santa Barbara*†S'nta B'a	B. F. THOMAS.
Santa Clara*†† Santa Clara	D. Henderson.
▲Santa Cruz*† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*†Santa Bar'a	T. R. Finley.
Santa Monica*†Los Ang's	Tanner & Taft.
Santa Paula*† ....Ventura	See Ventura.
▲Santa Rosa*†† .....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Stidger & Son.
Selma*†.....Fresno	E. E. Shepard.
Sonoma*†† .....Sonoma	R. R. Poppe.
▲Sonora*†† ..... Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*†...San Joaquin	JOSHUA B. WEBSTER.
Suisun City*†† .....Solano	George A. Lamont.
▲Susanville*† ....Lassen	Goodwin & Goodwin.
Sutter Creek*†† .Amador	See Jackson.
Tehachapi*†.....Kern	See Bakersfield.
Templeton*†...S. Luis Ob.	See Paso Robles.
Tomales*†† .....Marin	Fred Woodworth.
Truckee*†† .....Nevada	C. F. McGlashan.
Tulare*†† .....Tulare	DAVIS & ALLEN.
Tustin*†† .....Orange	See Santa Ana.
▲Ukiah*†† .....Mendocino	J. A. Cooper.
Vacaville*†† .....Solano	R. Barcar.
Vallejo*†† .....Solano	L. G. HARRIER.
Valleyford*†† .....Sonoma	See Santa Rosa.
▲Ventura*†† ..... Ventura	Blackstock & Ewing.
▲Visalia*†† .....Tulare	MILLER & HANNAH.
Watsonville*†† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .....Trinity	James W. Bartlett.
Wheatland*†† .....Yuba	E. T. Manwell.
Whittier*†† ..Los Angeles	WM. M. HIATT.
Williams*†† .....Colusa	See Colusa.
▲Willow*†† ..... Glenn	Frank Moody.
Winters*†† ..... Yolo	Philip Bruton.
▲Woodland*†† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*†† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*†† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*†† .... Washington	August Muntzing.
Alamosa*†† ..... Conejos	W. E. Cox.
Alma*†† ..... Park	See Fairplay.
Ametbyst*† ..... Mineral	Albert L. Moses.
▲Aspen*†† .....Pitkin	R. G. WITHERS.
Berthoud*†† .....Larimer	See Fort Collins.
▲Boulder*†† ..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*†† .....Arapahoe	W. G. Lovelace.
Brush*†† .....Morgan	See Fort Morgan.
▲Buenavista*†.....Chaffee	G. K. HARTENSTEIN.
▲Burlington*†.Kit Carson	See Denver.
▲Canon City*†...Fremont	WALDO & DAWSON.
Carbondale*†... Garfield	See Glenwood Springs.
▲Castlerock*†.... Douglas	A. G. Webster.
▲Central City*†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†El Paso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*†.....Mineral	A. L. MOSES.
CrestedButte*†Gunnison	Metzler Bros.
▲Cripplecreek*†.....Teller	J. MAURICE FINN.
▲Del Norte*†...Rio Grande	George P. Wilson.
▲Delta*†.....Delta	A. R. King.
¶▲Denver*†† ..... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Equitable Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*†.... Montezuma	See Cortez.
▲Durango*†† .....La Plata	O. S. Galbreath.
Eaton*†† .....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*†.....Park	CHARLES A. WILKIN.
Florence*†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	E. E. Williams.
Fowler*†† ..... Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*†Cl'r Creek	J. J. WHITE.
Gillett*†.....Teller	C. A. Gillete.
▲Glenwood Sp'gs*†Garf'ld	E. T. TAYLOR.
▲Golden*†.....Jefferson	W. A. Dier.
Granada*†.....Prowers	W. O. Merrill.
▲Grand Junction*†...Mesa	SAMUEL G. McMULLIN.
▲Greeley*†.... .....Weld	H. N. HAYNES.
▲Gunnison*†....Gunnison	DEXTER T. SAPP.
Holly*†† ....Prowers	J. S. McMurtry.
▲Holyoke*†.....Phillips	J. S. Bennett.
Hooper*†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*†.....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*†.....Otero	W. R. GIBSON.
▲Leadville City*†.....Hinsdale	Brown & Nourse.
▲Lamar*†† .....Prowers	C. C. Goodale.
▲Las Animas*†.....Bent	A. M. Lambright.
▲Leadville*†† .....Lake	WILLIAM H. NASH.
Littleton*†† ....Arapahoe	See Denver.
Longmont*†.....Boulder	H. M. MINOR.
Loveland*†.....Larimer	Lyman Porter.
Mancos*†.....Montezuma	See Cortez.
Manzanola*†.....Otero	Horace B. Dye.
▲Meeker*.....Rio Blanca	J. L. Gray.
MonteVista*†Rio Grande	Jesse Stephenson.
▲Montrose*†....Montrose	S. S. Sherman.
New Windsor*†.....Weld	Geo. J. Rowne.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Ouray*† .. ..Ouray	STORY & STORY.
Pitkin*† .....Gunnison	See Gunnison
▲Pueblo*† .....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*† .....Eagle	A. R. Brown.
▲Rico*† .....Dolores	JOHN KNOWLES.
Ridgway*† .....Ouray	See Ouray.
Rifle*† .....Garfield	See Glenwood Springs.
Rocky ford*† .....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*† .....Chaffee	A. R. MILLER.
▲San Luis* .....Costilla	See Alamosa.
▲Sheridan Lake*† ..Kiowa	J. S. Booher.
▲Silverciff*† .....Custer	John T. McNeeley.
▲Silverton*† .....San Juan	EDGAR BUCHANAN.
▲Springfield*† .....Baca	See Trinidad.
Steamboat Spr.* ....Routt	J. R. Harding.
▲Sterling*† .....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*† ...San Miguel	L. C. KINIKIN.
▲Trinidad*† ..Las Animas	A. C. McCHESNEY.
Victor*† ..... Teller	C. E. BRADY.
▲Walsenburg*† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor*† .....Weld	See Greeley.
Wray*† .....Yuma	See Akron.
▲Yuma*† .....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*† .....Tolland	M. P. Yoemans.
Ansonia*† ... New Haven	See Derby.
Berlin*† .....Hartford	See New Britain.
Bethel*† .....Fairfield	See Danbury.
Bloomfield*† ...Hartford	See Hartford.
Branford*† ..New Haven	Harry W. Doolittle.
▲Bridgeport*† ...Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*† .....Hartford	JOHN WINSLOW.
Brookfield*† ....Fairfield	See Danbury.
Brooklyn*† .....Windham	See Danielson.
Bucklands.....Hartford	See Hartford.
Canaan*† .....Litchfield	J. H. Roraback.
Canton*† .....Hartford	See Hartford.
Central Village*† W'dh'm	See Danielson.
Chester*† ..... Middlesex	Willcox & Tyler.
Clinton*† ..... Middlesex	Charles A. Pelton.
Colchester*† ...New Lon.	E. S. Day.
Collinsville*† ..Hartford	Oliver Case.
Cornwall*..... Litchfield	See Litchfield.
Cromwell*† ...Middlesex	Middletown.
▲Danbury*† .....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*† ...Windham	ARTHUR G. BILL.
Deepriver*† ..Middlesex	R. W. Tyler.
Derby*† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*† Hartford	See Hartford.
East Lyme*† New London	See New London.
Elmwood*• .....Hartford	See Hartford.
Enfield*† .....Hartford	J. W. Thompson.
Essex*† ..... Middlesex	James Phelps & Sons.
Fairfield*† .....Fairfield	Bacon Wakeman.
Falls Village*† Litchfield	See Salisbury.
Farmington*† ...Hartford	See Hartford.
Glastonbury*† .Hartford	See Hartford.
Granby*† .....Hartford	See Hartford.
Greenwich*† ....Fairfield	R. JAY WALSH.
Groton*† ....New London	See New London.
Guilford*† ..New Haven	See New Haven.
▲Haddam*† ....Middlesex	See Middletown.
¶▲Hartford*† .... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Thompsonville.
Higganum*† ..Middlesex	G. B. Carlson.
Jewett City*† .New Lon.	See Norwich.
Kensington*† ...Hartford	See Hartford.
Lakeville*† .....Litchfield	See Salisbury.
▲Litchfield*† ....Litchfield	WOODRUFF & WOODRUFF.
Lyme*† .....New London	See New London.
Manchester*† ..Hartford	See South Manchester.
Meriden*† ...New Haven	CORNELIUS J. DANAHER.
▲Middletown*† ...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*† ....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*† ...New London	LEMUEL CLIFT.
Naugatuck*† New Haven	JOHN M. SWEENEY.
New Britain*† ..Hartford	B. F. Gaffney.
New Canaan*† ..Fairfield	See Stamford.
New Hartford*† Litchf'ld	F. A. Jewell.
▲New Haven*† ..New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 183 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*† .New Lon.	ALFRED COIT.
Newington*† ..... Hartford	See Hartford.
▲New Milford*† Litchfield	Frank W. Marsh.
Newtown*† .....Fairfield	Charles H. Northrop.
Norfolk*† .....Litchfield	R. B. Stoeckel
North Haven*† New Hav.	See New Haven.
North Manchester† .Hart.	See South Manchester.
Norwalk*† .....Fairfield	WARNER & FERRIS.
▲Norwich*† ..New London	EDWIN W. HIGGINS. Refers to any bank in Norwich.
Orange*† ....New Haven	See New Haven.
Parkville† .....Hartford	See Hartford.
Plainfield*† ....Windham	See Putnam.
Plainville*† ....Hartford	See New Britain.
Portland*† .... Middlesex	John M. Murdoch.
▲Putnam*† .....Windham	EDGAR M. WARNER.
Ridgefield*† .....Fairfield	See Danbury.
Rockville*† .....Tolland	B. H. BILL.
Roxbury*† .....Litchfield	See New Milford.
Salem* .....New London	See Norwich.
Salisbury*† ....Litchfield	Warner & Lander.
Saybrooke*† ...Middlesex	See Deep River.
Seymour*† ..New Haven	Clifford J. Atwater.
Sharon*† .....Litchfield	See Litchfield.
Shelton*† .....Fairfield	E. L. Staples.
Simsbury*† .....Hartford	See Hartford.
Southington*† .Hartford	Marcus H. Holcomb.
So. Manchester*† ..Hart.	Charles R. Hathaway.
So. Norwalk*† ..Fairfield	See Norwalk.
Southport*† .....Fairfield	John H. Perry.
South Windsor*• Hartford	See Hartford.
Stafford Spr.*† ..Tolland	J. H. Reed.
Stamford*† .....Fairfield	BENJAMIN LOCKWOOD.
Stonington*† ..New Lon.	H. A. Hull.
Stratford*† .....Fairfield	Charles H. Peck.
Suffield*† ..... Hartford	Hugh M. Alcorn.
Thomaston*† ..Litchfield	F. W. Etheridge.
Thompson*† ...Windham	Charles E. Searles.
Thompsonville*† ...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*† ..Litchfield	B. E. Higgins.
Unionville*† ...Hartford	George E. Taft.
Vernon*† .....Tolland	See Rockville.
Wallingford*† New Hav.	Lorenzo M. Hubbard.
▲Waterbury*† New Haven	TERRY & BRONSON.
Watertown*• ...Litchfield	Charles G. Root.
West Cornwall*† ..Litch.	L. J. Nickerson.
Westhaven*† ..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
West Winsted*† ..Litchf'd	See Winsted.
Wethersfield*† .Hartford	See Hartford.
▲Willimantic*† .Windham	GEORGE W. MELONY.
Winchester*† ...Litchfield	See Winsted.
▲Windham*• ....Windham	See Willimantic.
Windsor*† .....Hartford	See Hartford.
Windsor Locks*† ..Hart.	J. Warren Johnson.
▲Winsted*† .....Litchfield	WILBUR G. MANCHESTER.
Woodbury*† .....Litchfield	Huntington & Warner.
Woodstock* .....Windham	See Putnam.
Yantic*† .....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*† .....Kent	See Dover.
Delaware City*† New Cas.	T. B. Heisel.
Delmar*† ..... Sussex	See Salisbury, Md.
¶▲Dover*† .....Kent	KENNEY & MAGEE.
▲Georgetown*† .....Sussex	Woodburn Martin.
Harrington*† ..... Kent	See Dover.
Laurel*† ..... Sussex	See Georgetown.
Lewes*† ..... Sussex	Charles W. Whiley, Jr.
Middletown*† New Castle	Martin B. Burris.
Milford*† ..... Kent	W. F. Causey & Son.
Milton*• ..... Sussex	Wm. F. Causey.
Newark*† .....New Castle	C. B. Evans.
New Castle*† New Castle	JOHN H. RODNEY.
Newport*† ....New Castle	S. T. Townsend, Jr.
Odessa* .....New Castle	See Wilmington.
Seaford*† ..... Sussex	See Georgetown.
Smyrna*† ..... Kent	See Dover.
▲Wilmington*† New Castle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

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DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*† ..... D. C.	See Washington.
Georgetown*† ..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*† .... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	JOHN J. DOLAN, Fendall Bldg. Commercial, corporation, and real estate law. Refers to Riggs National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*†. Franklin	H. C. Hicks.
▲Arcadia*† ..... De Soto	CHARLES W. FORRESTER.
Avonpark* ..... De Soto	C. D. Knapp.
▲Bartow*† ..... Polk	WILSON & WILSON.
▲Blountstown*● .. Calhoun	See Marianna.
▲Braidentown*† . Manatee	J. J. STEWART.
▲Bristol*● ..... Liberty	See Tallahassee.
▲Bronson*† ..... Levy	E. A. Pinnell.
▲Brooksville*† . Hernando	W. S. Jennings.
Cedar Keys*† ..... Levy	E. J Lutterloh.
Cocoa*† ..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*† ..... Pasco	J. A. Hendley.
Daytona*† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*† Walt'n	S. K. Gillis.
▲Deland*† ..... Volusia	Stewart & Bly.
Eustis*† ..... Lake	B. S. Weeks.
▲Fernandina*† .... Nassau	H. J. BAKER.
Fort Meade*† ..... Polk	W. S. Athens.
▲Gainesville*† .... Alachua	FOSTER & JACKSON.
▲Greencove Spgs*† .. Clay	See Jacksonville.
Interlachen*† .... Putnam	See Palatka.
▲Inverness*† ..... Citrus	I. M Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† ..... Hamilton	Johnson & Johnson.
Juno* ..... Dade	A. E. Heyser.
▲Key West*† ..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*† .... Osceola	See Orlando.
▲Lake City*† .... Columbia	ROBERSON & SMALL.
Lakeland*† ..... Polk	P. Tucker.
Leesburg*† ..... Lake	Tinnon & McNamee.
▲Live Oak*† .... Suwannee	B. B. Blackwell.
▲Macclenny*† ..... Baker	See Jacksonville.
▲Madison*† ..... Madison	C. B. ASHLEY.
▲Marianna*† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*† .... Brevard	See Titusville.
▲Miami*† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*† ..... Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*● ..... Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*† .... Volusia	A. M. Bailey.
▲Orlando*† ..... Orange	MASSEY & BAUMGARTEN.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palmbeach*† ..... Dade	W. I. Metcalf.
Palmetto*† ..... Manatee	See Braidentown.
▲Pensacola*† ... Escambia	BLOUNT & BLOUNT.
" ..... "	WM. FISHER.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*† .. De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† ..... Orange	T. E. WILSON.
▲Stanton*● ..... Marion	See Ocala.
▲Starke*† ..... Bradford	J. T. Wills.
▲St. Augustine*† . St. John	W. W. DEWHURST.
St. Petersb'g*† . Hillsboro	A. Macleod.
▲Sumterville*● ..... Sumter	A. C. Clark.
¶▲Tallahassee*† ..... Leon	R. W. WILLIAMS.
▲Tampa*† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*† . Hillsboro	See Tampa.
▲Tavares*† ..... Lake	J. F. Brown.
▲Titusville*† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
▲Westville*† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*† ..... Wilcox	T. L. Holton.
Acworth*† ..... Cobb	J. J. Northcott.
Adairsville*† .... Bartow	See Cartersville.
Adel*† ..... Berrien	See Tifton.
▲Albany*† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*† ..... Sumter	CHARLES R. CRISP.
▲Appling* ..... Columbia	See Augusta.
Arlington*† ..... Calhoun	W. D. Sneffield.
▲Athens*† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	GRAY, BROWN & RANDOLPH. General counsel, Fourth National Bank; American Trust & Banking Co.
" ..... "	HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank.
▲Augusta*† .... Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. J. SULLIVAN. Twenty years' practice in Federal and State Courts. References: National Exchange and Union Savings Banks.
▲Bainbridge*† .... Decatur	ALBERT H. RUSSELL.
Barnesville*† ..... Pike	S. N. Woodward.
▲Baxley*† ..... Appling	J. H. Thomas.
▲Blackshear*† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville* 4Union	J. A. Butt.
▲Blakely*† ..... Early	R. H. Powell & Son.
▲Blueridge*† ..... Fannin	O. R. Dupree.
Boston*† ..... Thomas	See Thomasville.
▲Brunswick*† ..... Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*† ... Marion	George P. Monro.
Buford*† ..... Gwinnett	J. O. H. Brown.
▲Butler*† ..... Taylor	O. M. Colbert.
▲Calhoun*† ..... Gordon	F. A. Cantrell.
▲Camilla*† ..... Mitchell	S. S. Bennett.
▲Canton*† ..... Cherokee	William A. Teasley.
▲Carnesville* ..... Franklin	W. R. Little.
▲Carrollton*† ..... Carroll	R. D. Jackson.
▲Cartersville*† .... Bartow	J. M. MOON.
▲Cedartown*† ..... Polk	J. A. Blance.
Chipley *† ..... Harris	See Greenville.
▲Clarkesville*† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hambly.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*† ..... Pulaski	See Hawkinsville.
▲Colquitt*† ..... Miller	C. B. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*† ..... Madison	See Danielsville.
▲Conyers*† ..... Rockdale	John R. Maddox.
Cordele*† ..... Dooly	J. G. JONES.
▲Covington*† ..... Newton	J. G. Lester.
▲Crawfordville*† . Tal'fe'o	Horace & Carl Holden.
Culloden*† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*† Chattahoochee	C. C. Minter.
▲Cuthbert*† .... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† ..... Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* ..... Madison	D. W. Meadow.
▲Darien*† ..... Mcintosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*† ..... DeKalb	See Atlanta.
Demorest*† .. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*† .. Douglas	J. H. McLarty.

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▲Dublin*•†..... Laurens	P. L. Wade.
▲Eastman*•†..... Dodge	De Lacy & Bishop.
▲Eatonton*•†..... Putnam	W. B. Wingfield.
▲Elberton*•†..... Elbert	W. D. Tutt.
▲Ellaville*•†..... Schley	A. J. Walters.
▲Ellijay*•†..... Gilmer	J. P. Perry.
▲Fairburn*•†..... Campbell	L. S. Roon.
▲Fayetteville*•†... Fayette	W. B. Hollingsworth.
Fitzgerald*•†..... Irwin	L. KENNEDY.
Flovilla*•†..... Butts	B. P. Bailey.
Flowery Branch*•†.. Hall	See Gainesville.
▲Forsyth*•†..... Monroe	R. L. Berner.
▲Fort Gaines*•†..... Clay	W. A. Scott.
Fort Valley*•†.. Houston	H. A. MATHEWS.
▲Franklin*..... Heard	W. S. Hubbard.
▲Gainesville*•†..... Hall	DUNLAP & DUNLAP.
▲Georgetown*•... Quitman	T. L. Guerry.
▲Gibson*•†..... Glascock	E. B. Rogers.
▲Greensboro*•†.. Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•†..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•†..... Harris	B. H. Walton.
Harmony Grove*•†Jack'n	R. L. J. Smith.
▲Hartwell*•†..... Hart	A. K. McCurry.
▲Hawkinsville*•†... Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•†..... Appling	See Hawkinsville.
▲Hiawassee*..... Towns	J. H. Davis.
▲Hinesville*†..... Liberty	S. B. Brewton.
Hogansville*•†..... Troup	Isaac Jackson.
▲Homer*..... Banks	See Gainesville.
▲Homerville*•†..... Clinch	R. G. Dickerson.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville*..... Irwin	T. J. Luke.
▲Isabella*..... Worth	See Sylvester.
▲Jackson*•†..... Butts	M. P. HALL.
▲Jasper*•†..... Pickens	J. W. Henley.
▲Jefferson*•..... Jackson	J. C. Turner.
▲Jesup*•†..... Wayne	D. M. Clark.
▲Jonesboro*•†..... Clayton	W. M. Wright.
▲Knoxville*•†..... Crawford	R. C. Le Sueur.
▲Lafayette*•†..... Walker	Lumpkin & Shattuck.
▲La Grange*•†..... Troup	LONGLEY & LONGLEY.
Lavonia*•†..... Franklin	See Carnesville.
▲Lawrenceville*•†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•†..... Lee	Long & Son.
▲Lexington*•.. Oglethorpe	Joel Cloud.
▲Lincolnton*..... Lincoln	J. E. Strother.
▲Louisville*•†..... Jefferson	Phillips & Phillips.
▲Lumpkin*•†..... Stewart	J. T. HARRISON.
▲Macon*•†..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•†..... Morgan	George & George.
▲Marietta*•†..... Cobb	CLAY & BLAIR.
Marshallville*•†... Macon	See Oglethorpe.
Maysville*•†..... Jackson	A. J. Griffin.
▲McDonough*•† .... Henry	James F. Wall.
▲McRae*•†..... Telfair	E. D. Graham.
▲Milledgeville*•†. Baldwin	D. B. SANFORD.
Millen*•†..... Screven	Josiah Holland.
Molina*•†..... Pike	See Zebulon.
▲Monroe*•..... Walton	B. S. Walker.
Montezuma*•†..... Macon	Greer & Felton.
▲Monticello*•†..... Jasper	J. D. Kilpatrick.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*•..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•†Montgom'y	Geiger & Peterson.
▲Nashville*..... Berrien	William D. Bule.
▲Newnan*•†..... Coweta	R. W. FREEMAN.
▲Newton*..... Baker	A. S. Johnson.
Ocilla*•†..... Irwin	C. H. MARTIN.
▲Oglethorpe*•†..... Macon	Greer & Felton.
Pelham*•†..... Mitchell	See Camilla.
▲Perry*•†..... Houston	W. C. Davis.
Poulan*•..... Worth	Frank Park.
▲Preston*•†..... Webster	S. R. Stevens.
▲Quitman*•†..... Brooks	J. G. McCall.
▲Reidsville*..... Tattnall	E. C. COLLINS.
Reynolds*•†..... Taylor	W. E. Steed.
Richland*•†..... Stewart	E. L. Stevens.
▲Ringgold*•†..... Catoosa	J. H. Anderson.
Rochelle*•†..... Wilcox	D. B. Nicholson.
▲Rome*•†..... Floyd	LUMPKIN & BALE.
Rutledge*•†..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•†..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•†..... Coweta	James W. Shell.
Sharon*•†..... Taliaferro	See Washington.
Shellman*•†..... Randolph	See Cuthbert.
Social Circle*•†.. Walton	T. Spearman.
▲Sparta*•†..... Hancock	W. H. Burwell.
▲Springfield*..... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*•. Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*•..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•†.. Haralson	Head & Head.
Tennille*•†.. Washington	John C. Harmon.
▲Thomaston*•†..... Upson	J. A. Cotten.
▲Thomasville*•†...Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•†..... Berrier	John Murrow.
Toccoa*•† .... Habersham	GEORGE P. IRWIN.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*•†..... Dade	See Chattanooga, Tenn.
Unadilla*•†..... Dooly	J. L. Jones.
▲Valdosta*•†. .... Lowndes	A. T. WOODWARD.
▲Vienna*•†..... Dooly	J. H. Woodward & Son.
Villa Rica*•†..... Carroll	J. M. Moor.
▲Warrenton*•†..... Warren	James Whitehead.
▲Washington*•†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*•†... Oconee	B. E. Thrasher.
▲Waycross*•†..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† ..... Burke	Lawson & Scales.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•†..... Jackson	W. H. Quarterman.
▲Wrightsville*•†..Johnson	A. F. Daley.
▲Zebulon*•†..... Pike	G. D. Dominick.

IDAHO.

▲Albion*..... Cassia	J. C. Rogers.
▲Blackfoot*•†..... Bingham	F. S. Dietrich.
¶▲Boise*•†..... Ada	J. H. RICHARDS.
▲Caldwell*•†..... Canyon	John C. Rice.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*•†.Koot'al	John B. Goode.
Genesee*•†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*•†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*•†.. Bingham	N. H. Clark.
Juliaetta*•†..... Latah	See Moscow.
Kendrick*•†..... Latah	George W. Coutts.
▲Lewiston*•.... Nez Perces	E. O'NEILL.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*•†.. Bear Lake	J. C. Rich.
▲Moscow*•†..... Latah	Forney, Smith & Moore.
▲MountainHome*•†Elmore	W. C. Howie.
▲Mt. Idaho*..... Idaho	W. N. Scales.
Murray*..... Shoshone	See Wallace.
Nampa*•†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*•†..... Canyon	Charles B. Coxe.
▲Pocatello*•†..... Bannock	EDEN & TERRELL.
▲Rathdrum*•†.... Kootenai	Edwin McBee.
▲Salmon*..... Lemhi	John H. Padgham.
Salubria*.... Washington	O. F. Buse.
▲Shoshone*•†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*.... Fremont	J. E. COCHRAN.
▲Wallace*•†..... Shoshone	C. W. Beale.
Wardner*•†..... Shoshone	J. E. Gyde.
▲Weiser*•†..... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•†..... Knox	WILLIAM H. BEAVER.
Adair*•†..... McDonough	See Macomb.
Albany*•†..... Whiteside	D. S. Ofner.
▲Albion*•†..... Edwards	J. M. Campbell.
▲Aledo*•†..... Mercer	BASSETT, MAIN & BASSETT.
Alexis*•†..... Warren	Thomas R. Squires.
Allerton*•†..... Vermilion	See Danville.
Alpha*•†..... Henry	J. A. Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	H. S. BAKER.
Altona*•†..... Knox	L. K. Byers.
Amboy*•†..... Lee	W. E. Ives & Son.
Anchor*•†..... McLean	See Bloomington.
Anna*•†..... Union	H. F. BUSSEY.
Annawan*•†..... Henry	W. H. Holzinger.
Antioch*•..... Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•†..... Cass	M. McClure.
Argenta*•†..... Macon	See Decatur.
Armington*•†...Tazewell	See Bloomington.
Armstrong*•†. Vermilion	See Potomac.
Arrowsmith*•†...McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•†..... Iroquois	P. H. Carey.
Ashland*•†..... Cass	S. A. Shortt.
Ashley*•†.... Washington	See Nashville.
Ashton*•†..... Lee	See Dixon.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Assumption*†..Christian	See Pana.
Astoria*† ..... Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*† .....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Platt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†.....Hancock	W. H. Mead.
Aurora*†.....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*† .....Kane	H. N. JONES.
Beardstown*†.....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*†.....St. Clair	TURNER & HOLDER.
Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	KUCKER, CARPENTER & APPLETON.
Bement*†..... Piatt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refers to State Nat. Bk.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Mt. Carmel.
Bowen*†.....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†..... Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*† .....Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*†..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Broctor*† .....Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*† .....Ford	See Kankakee.
▲Cairo*† .....Alexander	M. J. O'SHEA.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† ....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*†.....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†....Macoupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	M. P. Murray.
Carlock*† ..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*†.....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*†.....Clark	N. L. SCRANTON & SONS.
Cedarville*†.. Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*† .....Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	CHARLES ALLING, 706 Tacoma Bldg. Commercial and probate law. Reference: Northern Trust Co., Chicago.
" ..... "	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.

Town and County.	Name.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	JONES & ADDINGTON, 100 Washington St. References: America National Bank, Royal Trust Co., American Cereal Co.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PEARSON & STOOKEY, Metropolitan Block. Commercial and general law. Reference: Chicago Title & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 226 La Salle St. Attorneys for Union National Bank.
Chicago Heights*† .Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	See Paris.
Cisco*†..... Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City*†..... Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*†..... Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collisons†.....Vermilion	See Danville.
Compton*† .....Lee	See Paw Paw.
Cookasville*† .....McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†. .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*†. .....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	I. E. Swope.
Dallas City*†.... Hancock	J. H. Ranck.
Dalton City*†....Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.
Danvers*†.....McLean	See Bloomington.
▲Danville*† .... Vermilion	TILTON & CUNDIFF.
Davis*† .....Stephenson	W. Ende.
▲Decatur*†.....Macon	CUTTEN & ROBY.
Deer Creek*†....Tazewell	See Tekin.
DeKalb*†.....DeKalb	H. W. PRENTICE.
DeLand*†.....Piatt	See Monticello.
Delavan*† .....Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† ..... Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† ..... Iroquois	See Watseka.
Downer's Grove*† .DuP.	M. Slusser.

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Town and County.	Name.
Dundee*† .....Kane	W. G. Sutlin.
Dunlap*† .....Peoria	See Peoria.
DuQuoin*†.....Perry	R. W. S. WHEATLEY.
Durand*† .....Winnebago	See Rockford.
Dwight*†.....Livingston	ROMBERGER & SMITH.
Earlville*†.....Lasalle	See Ottawa.
East Dubuque*†..Jo Dav.	See Galena.
East Lynn*† ..Vermilion	See Danville.
Easton*† .....Mason	See Havana.
East St. Louis*† .St.Clair	FRANK C. SMITH.
Edelstein*† .....Peoria	See Peoria.
Edinburg*† ..... Christian	C. A. Prater.
▲Edwardsville*† ..Madison	HADLEY & BURTON.
▲Effingham*† ..Effingham	S. F. GILMORE.
Elburn*†.....Kane	W. R. S. Hunter.
Eldorado*† .....Saline	J. C. Burnett.
Elgin*† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*†...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*▪..Hardin	John C. Oxford.
Elkhart*† .....Logan	See Lincoln.
Elliott*† .....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*†.....McLean	See Bloomington.
Elmhurst*† .....DuPage	George Sawin.
Elmwood*†.....Peoria	M. R. Sturtevant.
El Paso*† .....Woodford	J. F. BOSWORTH.
Emden*† .....Logan	See Lincoln.
Enfield*† .....White	John N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*†.....Gallatin	C. W. Wiedeman.
Erie*† .....Whiteside	William H. Allen.
Essex*† .....Kankakee	A. Gregson.
▲Eureka*† .....Woodford	J. ALBERT BRIGGS.
Evanston*† .....Cook	See Chicago.
Evansville*† .. Randolph	William M. Schuwerk.
Fairbury*†...Livingston	CARRITHERS & AGARD.
▲Fairfield*† ..... Wayne	CREIGHTON & THOMAS.
Fairland*†.....Douglas	See Tuscola.
Fairmount*†..Vermilion	See Danville.
Fairview*†.....Fulton	James Ten Eyck.
Farina*† .....Fayette	A. T. Brasel.
Farmer City*†... DeWitt	HERRICK & HERRICK.
Farmersville*†..Montg'y	See Springfield.
Farmington*† ....Fulton	A. A. Luckey.
Fillmore*† .Montgomery	See Hillsboro.
Findlay*† .....Shelby	C. W. Fail.
Fisher*†.....Champaign	H. S. Kelley.
Fithian*†.....Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*† .....Clay	Hoff & Hoff.
Foosland*† .. Champaign	George A. De Long.
Forest City*†.....Mason	See Havana.
Forrest*†.....Livingston	See Pontiac.
Forreston*†.....Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*†.....Morgan	See Jacksonville.
Franklin Grove*†....Lee	See Dixon.
▲Freeport*†...Stephenson	ECKERT & McDONALD.
	STEARNS & ZIPF.
Fulton*† .....Whiteside	C. C. McMahon.
Galatia*† ..... Saline	A. E. Somers.
▲Galena*† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*†.....Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*† .....Henry	N. F. ANDERSON.
Gardner*†.....Grundy	See Morris.
Geneseo*† ..... Henry	GEORGE W. SHAW.
▲Geneva*† .....Kane	W. J. BROWN.
Genoa*† .....De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*† ..... Ford	LESLIE A. CRANSTON.
Gifford*† .....Champaign	See Fisher.
Gillespie*†.....Macoupin	See Carlinville.
Gilman*† .....Iroquois	C. N. Saum.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*▪ ..... Pope	THOMPSON & MOORE.
Golden*† .....Adams	See Quincy.
Goodhope*† McDonough	See Macomb.
Grafton*† .....Jersey	See Jerseyville.
Grandridge*†.....Lasalle	See Ottawa.
Grant Park*▪ ..Kankakee	E. H. Buck.
Grayslake*† ..... Lake	See Libertyville.
Grayville*† .....White	T. G. Parker.
Greenfield*†.....Greene	BANDY & SULLIVAN.
Greenup*† .. Cumberland	W. H. McDonald.
Greenview*†.....Menard	R. L. Walker.
▲Greenville*†.....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† .....McLean	C. M. Coyle.
Griggsville*†.....Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*† .....Ford	See Gibson City.
Hamilton*† .... Hancock	J. L. Miller.
Hammond*† .....Platt	See Monticello.

Town and County.	Name.
Hamphire*† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selley.
Harlem .....Cook	See Oak Park.
▲Harrisburg*† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*†.....McHenry	A. W. Young.
Harvel*† ...Montgomery	See Springfield.
Harvey*† .....Cook	L. J. MOUSER.
▲Havana*† .....Mason	H. R. NORTHRUP.
Hebron*† .....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*†.....Marshall	Fred S. Potter.
Herrick*† .....Shelby	J. D. Burrus.
Herrin*.....Williamson	See Marion.
Herscher*†....Kankakee	See Kankakee.
Heyworth*† .....McLean	See Bloomington.
Highland*†.....Madison	Timothy Gruaz.
Highland Park*† ...Lake	K. R. Sunoot.
▲Hillsboro*†.Montgomery	FRED A. RANDLE.
Hinckley*†.....DeKalb	See Aurora.
Hindsboro*† ....Douglas	See Tuscola.
Holcomb*†.....Ogle	C. E. Oakes.
Homer*†.....Champaign	R. C. Wright.
Hoopeston*†..Vermilion	DYER & WALBRIDGE.
Hopedale*†.....Tazewell	See Pekin.
Hume*†.....Edgar	T. J. Coffman.
Huntley*†.....McHenry	See Woodstock.
Hutsonville*† .Crawford	See Robinson.
Hyde Park*† ..... Cook	See Chicago.
Illopolis*†....Sangamon	S. P. Williams.
Ipava*† .....Fulton	W. A. Babcock.
Irving*†....Montgomery	See Hillsboro.
Iuka*†.....Marion	See Salem.
Ivesdale*†....Champaign	See Monticello.
▲Jacksonville*† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*†.....Jersey	H. W. Pogue.
▲Joliet*†.....Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*† .....Union	Karraker & Lingle.
Joy*† .....Mercer	See Aledo.
Kane*† .....Greene	See Carrollton.
▲Kankakee*†...Kankakee	H. K. WHEELER.
Kansas*† .....Edgar	E. G. Rose.
Keithsburg*†.....Mercer	M. T. Kirkpatrick.
Kenney*† .....DeWitt	Scroggin & Co.
Kewanee*†.....Henry	BLISH & LAWSON.
Kings*† .....Ogle	See Rochelle.
Kingston*† .....DeKalb	See DeKalb.
Kinmundy*† .....Marion	John F. Donovan.
Kirkland*†.....DeKalb	See Genoa.
Kirkwood*† ..... Warren	George M. Nixon.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*†.....Marshall	E. D. RICHMOND
Ladd*† .....Bureau	J. W. BLEE.
Lafayette*† .....Stark	See Toulon.
Lagrange*†.....Cook	D. B. Lyman
Laharpe*†.....Hancock	L. S. McCrory.
La Moille*†.....Bureau	H. A. Stanard.
Lanark*† .....Carroll	C. W. Middlekauff.
La Rose*†.....Marshall	R. M. Barnes.
Lasalle*† .....Lasalle	DUNCAN & DOYLE.
Latham*†.....Logan	F. A. Gasaway.
▲Lawrenceville*† Lawr'ce	C. J. BORDEN.
Leaf River*†.....Ogle	George E. Johnson.
Lebanon*.....St. Clair	H. H. HORNER.
Leland*† ..... Lasalle	A. A. Clapsaddle.
Lemont*†.....Cook	Frank W. Welch.
Lena*†.....Stephenson	A. J. Clarity.
Leroy*† .....McLean	E. D. RIDDLE.
▲Lewistown*† .....Fulton	HARRY M. WAGGONER.
Lexington*†.....McLean	A. B. Davidson.
Libertyville*† .....Lake	Paul MacGuffin.
▲Lincoln*† .....Logan	S. L. WALLACE.
Litchfield*†Montgomery	J. H. ATTERBURY.
Little York*†....Warren	See Monmouth.
Loami*† .....Sangamon	D. I. Staley.
Lockport*†.....Will	C. B. CHEADLE.
Loda*†.....Iroquois	Nathan P. Goodell.
London Mills*†...Fulton	M. T. Robinson.
Longview*†. Champaign	See Champaign.
Lostant*† .....Lasalle	G. F. Bell.
▲Louisville*†.....Clay	John R. Bonney.
Lovington*†....Moultrie	A. W. Lux.
Ludlow *†... Champaign	W. C. Smith.
Mackinaw*†....Tazewell	See Pekin.
▲Macomb*† ..McDonough	NEECE & SON.
Macon*†.....Macon	See Decatur.
Mahomet*†..Champaign	See Champaign.
Makanda*† .....Jackson	See Murphysboro.
Malta*† .....DeKalb	D. F. Pease.
Manchester*† .....Scott	See Bluffs.
Manhattan*† .....Will	See Joliet.
Manito*† .....Mason	J. A. McComas.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† ....Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Elburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. ▪Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Maquon*† ..... Knox	E. L. Swigart.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† ..... St. Clair	R. S. Hamilton.
Maroa*† ..... Macon	B. F. Shipley.
Marseilles*† ..... Lasalle	See Ottawa.
▲Marshall*† ..... Clark	GRAHAM & TIBBS.
Martinsville*† ..... Clark	H. Gasaway.
Maryaville ..... Vermilion	See Potomac.
Mascoutah*† .... St. Clair	George F. Wombacher.
Mason City*† ..... Mason	G. W. ELLSBERRY.
Mattoon*† ..... Coles	CHARLES BENNETT.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† ..... McHenry	H. C. Mead.
McLean*† ..... McLean	See Bloomington.
▲McLansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg* ... Sang'n	See Springfield.
Media*† ..... Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitzmiller.
Melrose Park*† .... Cook	See Oak Park.
Melvin*† ..... Ford	J. M. Thompson.
Mendon*† ..... Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† ..... Morgan	See Jacksonville.
Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† ..... Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† ..... Kendall	See Aurora.
Milton* ..... Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ..... Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ..... Macoupin	J. M. Allyn.
Moline*† .... Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† ..... Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† ..... Piatt	C. A. Tatman.
▲Morris*† ..... Grundy	E. SANFORD.
▲Morrison*† .... Whiteside	SMITH & DANIELS.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† ..... Tazewell	See Pekin.
▲Mound City*† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .... Carroll	ORION M. GROVE.
Mt. Morris*† ..... Ogle	John Weller.
Mt. Olive*† .... Macoupin	Thomas Williamson.
Mt. Pulaski*† ..... Logan	F. L. Tomlinson.
▲Mt. Sterling*† ..... Brown	Hubbard & Reid.
▲Mt. Vernon*† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove* ... Bond	W. C SHIELDS.
▲Murphysboro*† .Jackson	R. J. McELVAIN.
Naperville*† .... Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*● ..... Hancock	G. A. RITTER.
Nebo*† ..... Pike	I. J. Dyer.
Neoga*† .... Cumberland	See Toledo.
Neponset*† ..... Bureau	See Buda.
Newark* ..... Kendall	N. P. Barnard, Jr.
New Berlin* ... Sangamon	W. M. Warren.
New Boston*† .... Mercer	M. Chamberlain.
New Holland*† .... Logan	See Lincoln.
Newman*† ..... Douglas	W. W. Pepper.
▲Newton*● ..... Jasper	GIBSON & JOHNSON.
New Windsor*† .. Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† . Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† ..... White	W. N. Green.
No. Henderson*† . Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† ..... Coles	J. H. Winkler.
Oak Park*† ..... Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† ..... Livingston	J. D. Pound.
Ogden*† ..... Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† ..... Richland	R. B. Witcher.
Onarga*† ..... Iroquois	E W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ... Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*† ..... Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† ..... Macoupin	Searcy & Eiter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*● ..... Sangamon	J. R. Kincaid.
Paw Paw*† ..... Lee	C. F. Preston.
▲Paxton*† ..... Ford	KERR & LINDLEY.
Pearl*† ..... Pike	See Milton.
Pearl City*† . Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WM. DON MAUS.
Penfield*† .... Champaign	See Champaign.
▲Peoria*† ..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† ..... Will	Michael Collins.
Perry* ..... Pike	G. W. Hinman.
Peru*† ..... Lasalle	F. T. BEERS.
▲Petersburg*† .... Menard	T. W. McNEELY.
Philo*† ..... Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	A. C. BENTLEY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† ..... Kendall	E. W. FAXON.
Pleasant Plains*† . Sang'n	See Springfield.
Plymouth*† .... Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ... Livingston	HARRY G. GREENEBAUM.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† .... Vermilion	See Danville.
Prairie City*† . McDon'gh	E. A. BOYNTON.
▲Princeton*† ..... Bureau	CAIRO A. TRIMBLE.
Princeville*† ..... Peoria	See Peoria.
Prophetstown*† Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*† ..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† ..... Fayette	See Vandalia.
Rankin*† ..... Vermilion	J. F. Campbell.
Rantoul*† .... Champaign	Thomas J. Roth.
Raritan* ..... Henderson	See Stronghurst.
Ravenswood*† ..... Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† ..... Randolph	Alfred D. Riess.
Reynolds*† . Rock Island	See Rock Island.
Richmond*† ... McHenry	See Woodstock.
Richview*† . Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† ..... Gallatin	W S. Phillips.
Roanoke*† .... Woodford	See Eureka.
Roberts*† ..... Ford	See Paxton.
▲Robinson*† .... Crawford	PARKER & CROWLEY.
Rochelle*† ..... Ogle	D. W. Baxter.
▲Rockford*† . Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† ..... Cook	J. J. Barbour.
Roodhouse*† ..... Greene	D. J. Sullivan.
Roscoe*† .... Winnebago	See Poplar Grove.
Roseland† ..... Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† .... Vermilion	W. B. Redden.
▲Rushville*† ..... Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... Lasalle	See Ottawa.
Sadorus*† .... Champaign	See Tolono.
▲Salem*† ..... Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† ..... De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† .. Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	W. F. DOW.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† ..... Mercer	See Aledo.
Secor*† ..... Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona ..... DeKalb	See Sycamore.
Shannon*† ..... Carroll	See Lanark.
▲Shawneetown*† . Gallatin	CARL ROEDEL.
Sheffield*† ..... Bureau	See Buda.
▲Shelbyville*† ..... Shelby	WALTER C. HEADEN.
Sheldon*† ..... Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† ..... Macoupin	J. M Hampton.
Sidell*† ..... Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† .... Warren	See Monmouth.
Somonauk*† ..... DeKalb	L. B. Olmstead.
Sorento*† ..... Bond	See Greenville.
South Chicago*† ... Cook	See Chicago.
South Evanston*† . Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springertone ..... White	W. C. Ingram.
¶▲Springfield*● † Sangamon	E L. CHAPIN. Refers by permission to Illinois National Bank.

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Town and County.	Name.
Spring Valley*†..Bureau	WILLIAM HAWTHORNE.
Stanford*† .....McLean	See Bloomington.
Staunton*† ....Macoupin	R. E. DORSEY.
St. Anne*† ....Kankakee	W. G. Brooks.
St. Charles*† .....Kane	CHARLES A. MILLER.
St. Elmo*†.....Fayette	See Vandalia.
St.Francisv'le*†Lawre'ce	See Lawrenceville.
St. Joseph*†. Champaign	See Champaign.
Sterling*† ..... Whiteside	I. L. WEAVER.
Stewardson*†.....Shelby	Boggs & McDaniel.
Stillman Valley*†...Ogle	See Byron.
Stockton*† ..Jo Daviess	W. S. Eaton.
Stone Fort*†.....Saline	L. E. Barker.
Stonington*† ..Christian	See Taylorville.
Streator*† .....Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† .....Lee	See Paw Paw.
▲Sullivan*† .....Moultrie	JOHN R. EDEN.
Sumner*†.....Lawrence	Lewis & Sumner.
▲Sycamore*†.....DeKalb	CARNES & DUNTON.
Table Grove*†.....Fulton	William S. Ripsley.
Tallula*† .....Menard	J. J. Baker.
Tamaroa*†.....Perry	See DuQuoin.
Tampico*†.....Whiteside	See Morrison.
▲Taylorville*†...Christian	J. C. McBRIDE.
Thawville*†.....Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*†.....Cook	See Chicago.
Tiskilwa*† .....Bureau	See Princeton.
▲Toledo*†.....Cumberland	CHARLES M. CONNOR.
Tolono*†.....Champaign	W. A. Perkins.
Toluca*†.....Marshall	See Lacon.
Tonica*† .....Lasalle	Gunn & Gunn.
▲Toulon*†.....Stark	Allen P. Miller.
Tremont*† .....Tazewell	See Pekin.
Trenton*†.....Clinton	W. S. Louden.
Triumph*†.....Lasalle	See Mendota.
Troy*† .....Madison	See Edwardsville.
▲Tuscola*† .....Douglas	N. C. LYRLA.
Union Hill*†...Kankakee	See Kankakee.
▲Urbana*† ....Champaign	CUNNINGHAM & BOGGS.
Utica*† .....Lasalle	J. B. Cunniff.
▲Vandalia*†.....Fayette	S. A. PRATER.
Varna*†.....Marshall	See Lacon.
Vermont*† .....Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† .....Brown	See Bluffs.
Victoria* .....Knox	See Galesburg.
▲Vienna*† .....Johnson	Whitnell & Gillespie.
Viola*† .....Mercer	See Aledo.
Virden*† .....Macoupin	H. C. Simons.
▲Virginia*† .....Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*†.....Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† .....Jo Daviess	W. H. Glasgow.
Warren burg*†...Macon	See Decatur.
Warsaw*† .....Hancock	W. N. GROVER.
Washburn*† ...Woodford	George P. Gill.
Washington*†..Tazewell	John W. Dougherty.
Watagа*† .....Knox	See Galesburg.
▲Waterloo*† .....Monroe	JOSEPH W. RICKERT.
Waterman*† ....De Kalb	See Sycamore.
▲Watseka*† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*†.....Lake	R. W. COON.
Waverly*† .....Morgan	Hamilton & Etter.
Waynesville*†...De Witt	See Clinton.
Weldon*†.....De Witt	See Clinton.
Wellington*† ...Iroquois	See Watseka.
Wenona*† .....Marshall	J. H. Jackson.
West Brooklyn*† ....Lee	See Paw Paw.
West Chicago*†.Du Page	C. D. Clark.
Westfield*† .....Clark	J. D. Hemphill.
West Pullman*†.....Cook	See Chicago.
West Salem*† ..Edwards	See Albion.
▲Wheaton*† .....Du Page	WILLIAM NUNN.
White Hall*†.....Greene	Mark Meyersteln.
Williamsfield*† ....Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† .....Scott	JAMES A. WARREN.
Windsor*† .....Shelby	Amos Walker.
Winnetka*† .....Cook	Carlton Prouty.
Winslow*†...Stephenson	See Freeport.
Woodbull*†.....Henry	W. W. White.
▲Woodstock*†..McHenry	V. S. LUMLEY.
Wyanet*†.....Bureau	See Princeton.
Wyoming*† .....Stark	Frank Thomas.
Xenia*† .....Clay	W. S. Morgan.
Yates City*† .....Knox	See Galesburg.
▲Yorkville*†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*†.....Fulton	See Rochester.
Albany*†.....Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† ...Madison	SHANNON & RIZER.
Ambia*†.....Benton	W. Lee Bartlett.
▲Anderson*† .... Madison	WILLIAM S. DIVEN.
▲Angola*† .....Steuben	BEST, BRATTON & YOTTER.
Arcadia*†.....Hamilton	Thomas J. Bishop.
Argos*†.....Marshall	John R. Jones.
Ashley*†.....Steuben	Thomas Wichwire.
Atlanta* .....Hamilton	See Cicero.
Attica*†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† .....De Kalb	ROBY & HARPER.
Aurora*† .....Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† .....Lawrence	BROOKS & BROOKS.
Bern*† .....Adams	Kelly & Moran.
▲Bloomfield*† .....Greene	CAVINS & HENDERSON.
▲Bloomington*† ..Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*†..... Warrick	ARMSTRONG & SHAFER.
Boswell*† .....Benton	A. B. McAdams.
Bourbon*†.....Marshall	J. D. Chaplin.
▲Brazil*† .....Clay	RAWLEY & HUTCHISON.
Bremen*†.....Marshall	S. J. Hayes.
Bristol*†.....Elkhart	Harvey W. Kautz.
Brook*† .....Newton	Graves & Graves.
Brookston*† .....White	See Chalmers.
▲Brookville*† ..Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*†.....DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† .....Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† .....Perry	C. A. WEATHERS.
Carlisle*† .....Sullivan	W. B. Akin.
Carthage*† .....Rush	See Rushville.
Cayuga*† .... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*†.....Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† .....Spencer	See Rockport.
Churubusco*†...Whitley	John W. Orndorf.
Cicero*† .....Hamilton	P. J. Faris.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† .... Vermilion	J. A. Wittermood.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	COOPER & COOPER.
Connersville*† ..Fayette	FLORA & BROADDUS.
Converse*†.....Miami	Fred P. Clark.
Corunna*† .....DeKalb	See Waterloo.
▲Corydon* .....Harrison	T. J Wilson.
▲Covington*† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†. Jackson	H. H. Prince.
▲Crown Point*† .....Lake	J. KOPELKE.
Culver*† .....Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*†.....Delaware	J. M Fenwich.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† ....Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† .....Adams	E K. ERWIN.
▲Delphi*† .....Carroll	SMITH & JULIEN.
Dillsboro*† ....Dearborn	See Aurora.
Dunkirk*† .....Jay	J. T. Day.
Earl Park*† .....Benton	Fraser & Isham.
East Chicago*† .....Lake	B M. Cheney.
Eaton*† .....Delaware	W. H. Younts.
Edinburg*† .....Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† .....Elkhart	LEVY CHAMBERLAIN.
Ellettsville*† ....Monroe	See Bloomington.
Elwood*† .....Madison	WARD L. ROACH.
▲English*† .....Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*†....Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*†....Gibson	Mark L. Harris.
Fortville*† .....Hancock	John C. Jenkins.
Fort Wayne*†.....Allen	VESEY & HEATON. Attorneys for Fort Wayne Trust Co.
▲Fowler*† .....Benton	FRAZER & ISHAM.
Francesville*† ...Pulaski	C. W. Barker.
▲Frankfort*†.....Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† .....Madison	J. O. Barrett.
Fremont*†.....Steuben	J. G. Yeagley.

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Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*† .....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	D. A. MYERS
Greentown*† ....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† .... Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† ....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† ....Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*† . Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*• .....White	See Monticello.
¶Indianapolis*† .. Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† .... Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† .... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† .....La Porte	M. E. LELITER.
Laurel*† ..... Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† ..... Boone	SAMUEL R. ARTMAN.
Lexington*† ..... Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† ..... Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville.
Linton*† .....Greene	J. B. Filbert.
▲Logansport*† ..... Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† ..... Miami	See Peru.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† ..... Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† ..... Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*..... Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† ..... Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† ..... Rush	See Rushville.
Mishawaka*† . St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† ..... White	J. G. YORK.
Monroeville*† ..... Allen	E. W. Meeks.
Montezuma*† ..... Parke	F. L. Canine.
▲Monticello*† ..... White	GUTHRIE & BUSHNELL.
Montpelier*† ...Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† ..... Newton	Davis & Dunlap.
Morristown*† .....Shelby	See Shelbyville.
Mount Vernon*† ...Posey	E. M. SPENCER.
Mulberry*† ..... Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† ..... Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*† .St. Jos'ph	S. C. Lancaster.
▲New Castle*† ..... Henry	D. W. KINSEY.
New Harmony*† ..... Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ...Vermilion	Conley and Whittock.
New Richmond*† .M'tg'y	See Crawfordsville.
▲Noblesville*† ..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† ..... Daviess	H. H. Crooke.
Orleans*† ..... Orange	Wright & Lingle.
Osgood*† ..... Ripley	R. A. Creignile.
Otterbein*† ..... Tenton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† ..... Benton	See Fowler.
▲Paoli*† ..... Orange	T. B. Buskirk.
Parker*† .... Randolph	Thomas Condon.
Patriot*† .....Switzerland	See Vevay.
Pendleton*† .....Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph H. Bell.
Perryville*† . Vermilion	See Newport.
▲Peru*† ..... Miami	NOTT N. ANTRIM.
▲Petersburg*† ..... Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pine Village* .....Warren	See Williamsport.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† ..... Jay	CORNELIUS CORWIN.
Poseyville*† ..... Posey	James Kilroy.
▲Princeton*† ..... Gibson	MILLER & MILLER.
Redkey*† ..... Jay	George N. Edgar.
Remington*† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*† ..... Jasper	MORDECAI F. CHILCOTE.
Reynolds*† ..... White	See Monticello.
▲Richmond*† ..... Wayne	A. M. GARDNER.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† ..... Ohio	W. W. Williams.
Roachdale*† ..... Putnam	See Greencastle.
Roann*† ..... Wabash	D. D. Van Buskirk.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† ..... Fulton	HOLMAN & STEPHENSON.
▲Rockport*† ..... Spencer	KRAMER, HEURING & MAY.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† ..... Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	MORRIS, INNIS & MORGAN.
Russellville*† ...Putnam	J. Burnside.
Russiaville*† .....Howard	James W. Cooper.
▲Salem*† ....Washington	F. N. Hostetter.
▲Scottsburg*† ..... Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† ..... Jackson	SHEA & WOOD.
▲Shelbyville*† ..... Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.
Shirley*† ..... Henry	Thomas J. De Mund.
Shoals*† ..... Martin	J. T. Rogers.
Silver Lake*† .Kosciusko	C. W. Shipley.
▲South Bend*† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† ..... Owen	WILLIS HICKAM.
Spiceland*† ..... Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† ..... Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City*..... Perry	John T. Patrick.
▲Terre Haute*† ..... Vigo	SAMUEL R. HAMILL.
Thorntown*† ..... Boone	See Lebanon.
▲Tipton*† ..... Tipton	Waugh, Kemp & Waugh.
Topeka*† ..... Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† ..... Grant	See Marion.
▲Valparaiso*† ..... Porter	A. D. BARTHOLOMEW.
Veedersburg*† .Fountain	A. Marshall.
▲Vernon*† ....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† ....Switzerland	Carroll S. Tandy.
▲Vincennes*† ..... Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† ..... Elkhart	S. C. Harrington.
Walkerton*† ..St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Washington*•† .. Daviess	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† ....Hamilton	J. E. Hodgin.
West Lebanon*•†..Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*•†.....La Porte	Azariah Williams.
Whiting*•† .....Lake	F. N. Gavit.
▲Williamsport*•†...Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	BURSON & BURSON.
▲Winchester*•†...Randolph	CALDWELL & NICHOLS.
Windfall*•†.....Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Winslow*•† .....Pike	M. M. Rice.
Wolcott*•† .....White	George F. Baker.
Wolcottville*•†.Lagrange	Isaac Collins.
Worthington*•† ..Greene	W. L. RUDE.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*•†Cherokee Nation	J. S. Truitt.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See Muscogee
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*•†.....Choctaw Na.	Charles E. McPherson.
Checotah*•†.... Creek Na.	See Muscogee.
Chelsea*•†..Cherokee Na.	D. G. Elliott.
Chickasha*•† Ch'k's'wNa.	WELBORNE & SHEPHERD.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ..Chickasaw Na.	H W. Fielding.
Duncan*•†.Chickasaw Na.	Wolverton & March.
Durant*•†•..Choctaw Na.	See South McAlester.
Eufaula*•†. Creek Nation	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†.Creek Na.	See South McAlester.
Lehigh*•†...Choctaw Na.	A. T. West.
Marietta*•†ChickasawNa.	B. C. Logsdon.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	R. Bond.
Muscogee*•†Creek Nation	T. A. SANSON, JR.
Nowata*•†. Cherokee Na.	E. B. Lawson.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	McKENNON, MANSFIELD, McMURRAY & CORNISH.
Sapulpa*•†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*.Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†....Creek Nation	Poe & Campbell.
Vinita*•†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*•†Creek Nation	Watts & Watts.
▲Wewoka*•†..Seminole Na.	See Muscogee.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*•† .....Hardin	J. S. Roberts.
Adair*•† .....Adair	S. B. Gwin.
▲Adel*•† .....Dallas	WHITE & CLARKE.
Afton*•† .....Union	H. P. Armitage.
Ainsworth*•†Washington	See Washington.
Akron*•†.....Plymouth	M. A. Agnes.
▲Albia*•† .....Monroe	W. A. NICHOL.
Alden*•†.....Hardin	Furry Bros.
Alexander*•† .....Franklin	See Hampton.
▲Algona*•†.....Kossuth	SULLIVAN & McMAHON.
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†.....Butler	W. S. Montgomery.
Almoral•† .....Delaware	See Manchester.
Alta*•† .. ..BuenaVista	H. F. Schultz.
Altavista*•†....Chickasaw	See New Hampton.
Alton*•† .....Sioux	G. W. Pitts.
Altoona*•† .....Polk	See Des Moines.
Alvord*•† .....Lyon	J. D. Stewart.
Ames*•†.....Story	G. A. Underwood.
▲Anamosa*•† .....Jones	C. M. BROWN.
Anita*•†.....Cass	Walter E. Haynes.
Anthon*•†.....Woodbury	Walling & Olsson.
Aplington*•†.....Butler	F. B. Royce.
Arcadia*•†.....Carroll	See Carroll.
Archer*•† .....O'Brien	See Pringhar.
Arion*•†.....Crawford	See Charter Oak.
Arlington*•†..... Fayette	James Gooney.
Armstrong*•†....Emmett	I. M. Pritchard.
Arthur*•† .....Ida	See Ida Grove.
Ashton*•† .....Osceola	See Sibley.
Atkins*•† .....Benton	See Vinton.
▲Atlantic*•† .....Cass	JAMES B. BRUFF.
▲Audubon*•†.....Audubon	MYERS & BLUME.
Aurelia*•† .....Cherokee	T. B. Parker, Jr.
Aurora*•† .....Buchanan	See Independence.
Avoca*•†..Pottawattamie	J. L. Blanchard.
Ayrshire*•†.....Palo Alto	See Emmetsburg.
Badger*•† .....Webster	See Fort Dodge.
Bagley*•† .....Guthrie	See Guthrie Center.
Bancroft*•† .....Kossuth	P. M. Barslow.
Barnes*•† .....Mahaska	E. B. Skinner.
Barnum*•†.....Webster	See Fort Dodge.
Bartlett*•† .....Fremont	See Hamburg.
Batavia*•†.....Jefferson	M. B. Sparks.
Battle Creek*•†.....Ida	H. L. Hastings.
Baxter*•† .....Jasper	See Newton.
Bayard*•†.....Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† ..... .Grundy	See Grundy Center.
▲Bedford*•†.....Taylor	FLICK & JOHNSTON.
Belle Plaine*•†....Benton	T. H. MILNER.
Bellevue*•† ..... Jackson	Cole & Cole.
Belmond*•† .....Wright	BRADFORD KNAPP.
Bennett*•†.....Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†... Hamilton	See Webster City.
Blairstown*•† .....Benton	P. H. Lynch.
Blanchard*•† .....Page	Frank Hooker.
Blencoe*•†.....Monona	See Onawa.
Blockton*•†.....Taylor	See Bedford.
▲Bloomfield*•†.....Davis	S. S. CARRUTHERS.
Bode*•† .....Humboldt	See Humboldt.
Bonaparte*•†..Van Buren	See Keokuk.
Bondurant*•†.....Polk	See Des Moines.
Boone*•†.....Boone	WHITAKER & DALE.
Boyden*•† ..... Sioux	John Connell.
Braddyville*•† ..... Page	See Clarinda.
Bradgate*•†....Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†.....Carroll	See Carroll.
Bridgewater*•†.....Adair	See Greenfield.
Brighton*•†..Washington	See Washington.
Bristow*•† .....Butler	See Allison.
Britt*•†.....Hancock	John F. Thompson.
Brooklyn*•†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†.....Kossuth	See Algona.
Bussey*•†.....Marion	Theodore West.
Calamus*•†.....Clinton	See Clinton.
Callender*•†.....Webster	E. O. Fitz.
Calmar*•† ... Winneshiek	J. B. Kaye.
Calumet*•†.....O'Brien	See Pringhar.
Cambridge*•†.....Story	M. M. Keller.
Cantril*•† ..... Van Buren	Henry T. Cox.
Carlisle*•†..... Warren	See Indianola.
▲Carroll*•† ..... Carroll	F. M. POWERS.
Carson*•†.Pottawattamie	Ira Stitt.
Cascade*•†.....Dubuque	J. C. Kelly.
Casey*•†.....Guthrie	A. M. Fagan.
Castana*•† .....Monona	B. G. Davis.
Cedar Falls*•†BlackHawk	J. C. SCOTT.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank. LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
" ..... "	
Center Point*•†.....Linn	H. C. Pruitty.
▲Centerville*•†.Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†.....Floyd	ELLIS & ELLIS.
Charlotte*•† .....Clinton	See Clinton.
Chartor Oak*•†.Crawford	Harding & Harding.
Chatsworth*•†.....Sioux	See Hawarden.
Chelsea*•†.....Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS McCULLA.
Chester*•†.....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•†.....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•†.....Wright	NAGLE & NAGLE.
Clarksville*•†.....Butler	C. G. Burling.
Clearfield*•†.....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•†.....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*•†.....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Coin*•†.....Page	B. V. Draper.
Colesburg*•† .....Delaware	See Manchester.
Colfax*•† .....Jasper	G. M. Tripp.
College Springs*•† ....Page	J. R. Priest.
Collins*•† .....Story	See Rhodes.
Colo*•†.....Story	See Nevada.

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Town and County.	Name.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*†.....Taylor	A. A. Leachey.
Coon Rapids*†....Carroll	J. W. Lee.
▲Corning*† .....Adams	D. H. MEXERHOFF.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*†.....Hancock	C. R. Wood.
▲Corydon*†.....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*†.....Union	SULLIVAN & SULLIVAN.
Crystallake*....Hancock	See Garner.
Cumberland*†..... Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† ....Woodbury	See Holstein.
Cylinder*†.....Palo Alto	See Emmetsburg.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ... Woodbury	C. W. Piersol.
Danville*†...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*†.....Decatur	J. H. Kling.
Dayton*†.....Webster	J. H. Lindberg.
Decatur*†.....Decatur	JOHN S. SHIELD.
▲Decorah*† ...Winneshiek	H. F. BARTHELL.
Dedham*†.....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*†.....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Clinton.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	J. P. CONNER.
Derby*†.....Lucas	J. A. Penick.
¶▲Des Moines*†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE, ALLEN & PATTON. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*† .....Dallas	See Adel.
De Witt*†.....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† ..... Scott	See Wheatland.
Doliver ..... Emmet	See Armstrong.
Donnellson*†.....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*†....Crawford	See Denison.
Dows*† .....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*†.....Butler	See Allison.
Duncombe*†.....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*†....Dubuque	A. M. UTT.
Dysart*† ..... Tama	See Vinton.
Eagle Grove*†...Wright	McGRATH & BRYAN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† ..... Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† ..... Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*†.....Clayton	L. B. Blanchard.
Elberon*†..... Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*†.....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† ..... Fayette	L. J. Paido.
▲Elkader*† .....Clayton	W. A. Preston.
Elkport*† .....Clayton	See Elkader.
Elliott*† ...Montgomery	T. W. Craig.
Elston*† ..... Ringgold	See Diagonal.
Ellsworth*● ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*†..... Mills	See Carson.
▲Emmetsburg*† Palo Alto	C. E. COHOON.
Epworth*†.... Dubuque	See Dubuque.
Essex*† ..... Page	John S. Holland.
▲Estherville*†.....Emmet	GEORGE W. ADAMS.
Everly*† ..... Clay	M. Fell.
Exira*† .....Audubon	W. R. Copeland.
Fairbank*† ... Buchanan	See Independence.
▲Fairfield*†..... Jefferson	ROLLIN J. WILSON.
Farley*† ..... Dubuque	See Dyersville.
Farmington*† Van Buren	W. D. McCORMICK.
Farnhamville*† Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*†.....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*†..... Floyd	See Charles City.
Fonda*†..... Pocahontas	W. H. Healy.
Fontanelle*†.....Adair	Charles T. Launder.
▲Forest City*† Winnebago	L. O. HATCH.
Ft. Atkinson*† Win'ebi'k	See Decorah.
▲Fort Dodge*† ..Webster	FRANK FARRELL.
▲Fort Madison*†..... Lee	HENRY S. BUESCHER.
Foster*†..... Monroe	See Albia.
Fostoria*●..... Clay	See Spencer.
Fredericksb'g*● Chick'w	See New Hampton.
Fremont*†..... Mahaska	See Oskaloosa.
Galt*†..... Wright	See Clarion.
Galva*†..... Ida	C. B. Mote.
Garden Grove*●. Decatur	S. H. Amos.
Garner*†..... Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*†..... Lyon	L. Vogt.
Germania*†..... Kossuth	E. O. Fitz.
Gilman*†..... Marshall	See Marshalltown.
Gilmore City*†Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*†..... Mills	E. B. WOODRUFF.
Glidden*†..... Carroll	K. W. Marean.
Goldfield*†..... Wright	W. C. Dewel.
Goodell*†..... Hancock	W. O. Butterfield.
Gowrie*†..... Webster	J. Y. STIEL.
Graettinger*†...Palo Alto	See Emmetsburg.
Grafton*†..... Worth	See Northwood.
Grand Junction*†Greene	W. W. Turner.
Grand River*†..Decatur	See Leon.
Granville*†..... Sioux	See Orange City.
Gravity*†..... Taylor	Charles Morris.
Gray*●..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*†..... Butler	E. W. Soesbe.
▲Greenfield*†..... Adair	J. A. STOREY.
Grimes*†..... Polk	See Des Moines.
Grinnell*†....Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*†Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*†..... Carroll	See Carroll.
Hamburg*†..... Fremont	Hammond & Stevens.
▲Hampton*†..... Franklin	JOHN M. HEMINGWAY.
Hancock*†Pottawatomie	See Avoca.
Hanlontown..... Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*†..... Shelby	T. R. MOCKLER.
Harper*†..... Keokuk	See Sigourney.
Harris*†..... Osceola	Dean & Belknap.
Hartley*†..... O'Brien	J. T. CONN.
Hastings*†..... Mills	See Glenwood.
Havelock*†..Pocahontas	See Pocahontas.
Hawarden*†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*†..... Fayette	Y. E. Dibble.
Hayfield*†.....Hancock	See Garner.
Hazleton*† ... Buchanan	E. R. Prindle.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*†..... Mills	See Glenwood.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*†.. Delaware	See Delhi.
Hornick*† ... Woodbury	See Sioux City.
Hosper*† ..... Sioux	See Orange City.
Hubbard*†..... Hardin	E. R. Seaton.
Hudson*†...Black Hawk	See Waterloo.
Hull*† ..... Sioux	See Sheldon.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*†..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*†..... Ida	HOMER S. BRADSHAW.
Imogene*†..... Fremont	See Hamburg.
▲Independence*†Buchan'n	COOK & LEACH.
▲Indianola*†..... Warren	O. C. BROWN.
Inwood*†..... Lyon	See Rock Rapids.
Ionia*†..... Chickasaw	See New Hampton.
Iowa City*†.....Johnson	A. E. SWISHER.
Iowa Falls*†..... Hardin	A. M. BRYSON.
Ireton*†..... Sioux	S. H. Carr.
Irwin*†..... Shelby	See Harlan.
Jamaica* ..... Guthrie	See Perry.
Janesville*†..... Bremer	M. B. Dougherty.
▲Jefferson*†..... Greene	OWEN LOVEJOY.
Jesup*† ..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*†..... Calhoun	See Rockwell City.
Kalona*†....Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*† ..... Hamilton	See Webster City.
Kellerton*†..... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.
Kensett*†..... Worth	See Northwood.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Kent*† ..... Union	See Creston.
▲Keokuk*† ..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*† . Van Buren	W. B. COLLINS.
Keota*† ..... Keokuk	See Sigourney.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Kiron* ..... Crawford	See Denison.
Kirkman*† ..... Shelby	See Harlan.
Klemme*† ..... Hancock	See Garner.
Knowlton*† ... Ringgold	See Blockton.
▲Knoxville*† ..... Marion	G. W. Crozier.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	R. P. Olsen.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*• ..... Allamakee	J. H. Trewin.
La Porte City*† Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	A. R. Molyneux.
Latimer*† ..... Franklin	See Hampton.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Algona.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	G. D. Thompson.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Leon.
Lester*• ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	P. T. McVay.
Lewis*† ..... Cass	F. J. Macomber.
Lime Spring*† ... Howard	C. N. Flagler.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena V'sta	C. L. Ward.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	William Towers.
Lone Rock ..... Kossuth	See Algona.
Lone Tree*† ..... Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*† .... Clinton	See Clinton.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	J. C. Baker, Jr.
La Verne*† ..... Kossuth	Charles W. Goodwin.
Lynville*† ..... Jasper	Joseph Arnold.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† ..... Boone	J. W. Near.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	DOUGLAS ROGERS.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† .... Jackson	C. W. FARR.
Marathon*† . Buena Vista	See Storm Lake.
Marble Rock*† ..... Floyd	C. F. Beelar.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	THOMAS STAPLETON.
▲Marion*† ..... Linn	GIFFEN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*† .. Keokuk	See Sigourney.
▲Mason City*† . Cerro G'do	BLYTHE & MARKLEY.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	Temple & Temple.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*• ..... Fayette	See Oelwein.
McCallsburg*† ..... Story	F. H. Noble.
McGregor*† ..... Clayton	A. Chapin.
McIntire*† ..... Mitchell	See Riceville.
Mechanicsville*† .. Cedar	W. H. Smith.
Mediapolis*† . Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*† ..... Monroe	See Albia.
Menlo*† ..... Guthrie	See Stuart.
Meriden*† ..... Cherokee	See Cherokee.
Merrill*† ..... Plymouth	W. J. Lawrence.

Town and County.	Name.
Meservey*† . Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Sabula.
Milford*† ..... Dickinson	J. L. Bascom.
Miller*† ..... Hancock	See Garner.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Milburn*† ..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† ..... Jasper	See Newton
Missouri Valley*† Har's'n	C. W. KELLOGG.
Mitchell*† ..... Mitchell	See Osage.
Mitchellville*† ..... Polk	F. W. Swearingen.
Modale*† ..... Harrison	See Missouri Valley.
Mondamin*† ... Harrison	L. C. Brown.
Monona*† ..... Clayton	See Postville.
Monroe*† ..... Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*† ..... Jones	M. W. HERRICK.
Montour*† ..... Tama	C. J. Stevens.
Moorhead* ..... Monona	See Onawa.
Moravia*† .... Appanoose	A. B. Horn.
Morning Sun*† .... Louisa	Courts & Curran.
Moulton*† .... Appanoose	J. R. Barkley.
Mount Auburn*† . Benton	See Vinton.
▲Mount Ayr*† .. Ringgold	R. F. ASKREN.
▲Mount Pleasant*† . Henry	J. C. McCOID.
Mount Union*† .... Henry	See Mount Pleasant.
Mount Vernon*• ..... Linn	Charles W. Kepler.
Moville*† ..... Woodbury	See Kingsley.
Murray*• ..... Clarke	A. B. Miller.
▲Muscatine*† .. Muscatine	JAYNE & HOFFMAN.
Mystic*† ..... Appanoose	K. E. LEIGHTON.
Nashua*† ..... Chickasaw	Springer, Clary, & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*† .. Pottawattamie	J. G. Bartsley.
▲Nevada*† ..... Storey	GEORGE W. DYER.
New Albin*† . Allamakee	See Waukon.
Newell*† .... Buena Vista	I. W. Bane.
Newhall*† ..... Benton	See Blairstown.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† .. Butler	See Allison.
New Liberty*• ..... Scott	See Durant.
New London*† ..... Henry	L. W. Chrissinger.
New Market*† .... Taylor	See Clarinda.
New Providence* . Hardin	See Eldora.
New Sharon*† .. Mahaska	See Oskaloosa.
▲Newton*† ..... Jasper	W. G. CLEMENTS.
New Virginia*† .. Warren	W. J. Davidson.
Nichols*† ..... Muscatine	See West Liberty.
Nodaway*† ..... Adams	See Villisca.
Nora Springs*† .... Floyd	Fred Haynes.
North English*† .... Iowa	J. D. Butler.
▲Northwood*† ..... Worth	M. A. Zollinger.
Norwalk*† ..... Warren	See Indianola.
Norway*† ..... Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*† ..... Louisa	See Wapello.
Ocheyedan*† .... Osceola	See Sibley.
Odebolt*† ..... Sac	W. A. Helsell.
Oelwein*† ..... Fayette	ANDERS & ELLIOTT.
Ogden*† ..... Boone	E. M. Andrews.
Olds*† ..... Henry	See Mt. Pleasant.
Olin*† ..... Jones	B. J. Lancamp.
▲Onawa*† ..... Monona	CHARLES E. UNDERHILL
Onslow*† ..... Jones	See Anamosa.
▲Orange City*† ..... Sioux	G. W. PITTS.
Orient*† ..... Adair	See Greenfield.
▲Osage*† ..... Mitchell	GALEN F. HUMBERT.
▲Osceola*† ..... Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ..... Mahaska	W. W. HASKELL.
Ossian*† ..... Winneshiek	M. J. Carter.
Otho*† ..... Woodbury	Cutting & Willett.
Ottosen*† ..... Humboldt	See Dakota.
▲Ottumwa*† ..... Wapello	E. E. McELROY. Refers to First and Ottumwa National banks.
Oxford*† ..... Johnson	P. R. Ford.
Oxford Junction*† Jones	O. J. Felton.
Packwood*† ... Jefferson	See Fairfield.
Panama*† ..... Shelby	See Harlan.
Panora*† ..... Guthrie	J. W. Morris.
Parkersburg*† .... Butler	Cartright, Arbuckle & Evans.
Parnell*† ..... Iowa	See Williamsburg.
Paton*† ..... Greene	See Jefferson.
Paullina*† ..... O'Brien	David Algyer.
Pella*† ..... Marion	P. H. BOUSQUET.
Percival*† ..... Fremont	See Hamburg.
Perry*† ..... Dallas	CARDELL & GIDDINGS.
Persia*† ..... Harrison	See Avoca.
Peterson*† ..... Clay	E. W. Fillmore.
Pierson*† ..... Woodbury	See Correctionville.
Pilot Mound*† .... Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*† ..... Bremer	See Waverly.
Pleasanton*† ..... Decatur	See Leon.
Pleasantville*† .. Marion	See Knoxville.
Plover*† ..... Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas* . Pocahontas	W. C. Ralston.
Pomeroy*† ..... Calhoun	D. M. Kelleher.

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Town and County.	Name.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ....Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Primghar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*†..... Davis	See Bloomfield.
Quimby*† .....Cherokee	See Cherokee.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† .....Hamilton	See Webster City.
Randolph*† ....Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*● ..... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*● .....Palo Alto	WM. A. O'DONNELL.
Rutland*† .....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
▲Sac City*† .....Sac	MILES W. NEWBY.
Salem*† ..... Henry	F. S. Bell.
Salix*† ..... Woodbury	See Sioux City.
Sanborn*† .....O'Brien	C. A. Babcock.
Schaller*† .....Sac	A. P. Searle.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*†.....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† .....Franklin	C. F. Johnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† ..... Polk	See Des Moines.
Sheldon*† .....O'Brien	BOIES & ROTH.
Shell Rock*† .....Butler	G. A. McIntyre.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† ..... Osceola	G. W. LISTER.
▲Sidney*† ..... Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	C. M. BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† ....Sioux	See Orange City.
▲Sioux City*†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*†.Buena V.	D. F. Johnson.
Slater*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*● .....Linn	See Marion.
Stacyville*● .....Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† .....Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† .....Madison	C. F. Wood & Co.
Steamboat Rock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† ....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† .....Jasper	See Newton.
Sumner*† .....Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† .....Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† ..... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*†..Winnebago	John A. Hyndman.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† .... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place* ...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† .....Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*† .. Polk	Herman Haaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .... Decatur	See Garden Grove.
Venturia .... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ...Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wa; ello*† ..... Louisa	L. A. & R. L. REILEY.
▲Washington*† . Wash'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* ..... Fayett	J. B. Rockwood.
▲Waukon*† .... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*† .. Washington	H. G. Moore.
Wellsburg*† ..... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield* .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*†.Muscat'e	J. E. McINTOSH.
West Mitchell*● .Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*† .... Crawford	John C. Suler.
▲West Union*† ...Fayette	AINSWORTH & AINSWORTH.
What Cheer*† ...Keokuk	T. C. LEGOE.
Wheatland*† .....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*† .. Kossuth	Welt Miller.
Whitten*† ..... Hardin	See Eldon.
Williams*† .....Hamilton	Gade Bros.
Williamsburg*† .... Iowa	THOMAS & THOMAS.
Wilton Jc* .....Muscatine	E. P. Ingham.
Winfield*† .....Henry	B. B. Lindly.
▲Winterset*† .....Madison	FREDERICK MOTT.
Winthrop*† ... Buchanan	See Independence.
Wiota*† ..... Cass	See Atlantic.
Woden ..... Hancock	William Doolittle.
Woodbine*† ....Harrison	H. F. Johns.
Woodburn*† .....Clarke	See Osceola.
Woodward*† .....Dallas	See Perry.
Woolstock*† .... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*† ..... Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†.Des Moines	See Mediapolis.
Zearing*† ..... Story	See Nevada.

KANSAS.

▲Abilene*† ..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*† ..... Lyon	Will Wayman.
▲Alma*† .....Wabaunsee	J. B. BARNES.
Almena*† ..... Norton	See Norton.
Alma*† ..... Osborne	Brown & Goddard.
Altoona*† ..... Wilson	R. O. Graham.
▲Anthony*† ..... Harper	H. LLEWELYN JONES.

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Town and County.	Name.
Arcadia*† ..... Crawford	O. S. Henderson.
Argentine*†.. Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*† . Cowley	NORMAN BARKER.
Arlington*† ..... Reno	Austin O. Hays.
▲Ashland*†..... Clark	H. J. Bone.
▲Atchison. *† .... Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† ..... Smith	See Smith Center.
Attica*† ..... Harper	J. D. Bradley.
▲Atwood*† ..... Rawlins	J. P. Noble.
Augusta*† ..... Butler	See El Dorado.
Axtell*† ..... Marshall	See Marysville.
Baileyville*† .... Nemaha	See Seneca.
Baldwin*† ..... Douglas	See Lawrence.
Barnard*† ..... Lincoln	See Lincoln.
Barnes*† .... Washington	See Washington.
Baxter Springs*† Chero'e	W. H. Honor.
Beattie*† ..... Marshall	S. B. Berry.
Belle Plaine*† ... Sumner	Forney & Wilson.
▲Belleville*† .... Republic	B. T. Bullen.
▲Beloit*† ..... Mitchell	FRANK A. LUTZ.
Bennington*† .... Ottawa	See Minneapolis.
Bern*† ..... Nemaha	See Seneca.
Blue Mound*† ..... Linn	C. F. Neasley.
Blue Rapids*† .. Marshall	H. A. Russell.
Bluff City*† ..... Harper	See Antonny.
Bonner Springs* Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† ..... Ford	See Dodge City.
Buffalo*† ..... Wilson	See Yates Center.
Burden*† ..... Cowley	S. J. Day.
Burlingame*† ..... Osage	J. T. PRINGLE.
▲Burlington*† ..... Coffey	E. N. CONNAL.
Burr Oak*† ..... Jewell	D. J. Coy.
Burrton*† ..... Harvey	W. L. Dailey.
Bushton*† ..... Rice	G. F. Hauser.
Caldwell*† ..... Sumner	BURNETT & SIMONS.
Caney*† .... Montgomery	Porter & Barr.
Canton*† ..... McPherson	See McPherson.
Carbondale*† ..... Osage	C. T. Neihart.
Cawker City*† . Mitchell	Clark A. Smith.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*† ..... Nemaha	P. L Burlingame.
Chanute*† ..... Neosho	JOHN J. JONES.
Chapman*† ... Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*† ..... Sedgwick	See Wichita.
Cherokee*† .... Crawford	E. A. Perry.
Cherryvale*† . Montg'ery	J. W. Holdren.
Chetopa*† ..... Labette	A. R. Bell.
▲Cimarron*† ..... Gray	William Hoover.
Circleville*† .... Jackson	See Holton.
Claflin*† ..... Barton	See Great Bend.
▲Clay Center*† ..... Clay	GEORGE M. MILEY.
Clearwater*† .. Sedgwick	See Wichita.
Clifton*† .... Washington	Hamilton & Harmon.
Clyde*† ..... Cloud	C. W. VAN DE MARK.
Coffeyville*† .. Montg'ery	DOOLEY & KEITH.
▲Colby*† ..... Thomas	C. L. WILSON.
▲Coldwater*† .. Comanche	C. M. Myers.
Colony*† ..... Anderson	M. A. Carmichael.
▲Columbus*† ... Cherokee	C. A. McNEILL.
Colwich*† ..... Sedgwick	George W. Steenwood.
▲Concordia*† ..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*† Sum'r	See Wellington.
Corning*† ..... Nemaha	See Seneca.
▲Cottonwood Falls*† . Ch'e	F. A. MECKEL.
▲Council Grove*† . Morris	E. S. BERTRAM.
Courtland*† ..... Republic	C. A. Kimball.
Cuba*† ..... Republic	John Brown.
Delphos*† ..... Ottawa	J. W. Barker.
Dentonville*† . Doniphan	See Troy.
Dexter*† ..... Cowley	J. H. Watkins.
▲Dighton*† ..... Lane	J. S. SIMMONS
▲Dodge City*† ..... Ford	SUTTON & MADISON.
Douglass*† ..... Butler	W. P. Knote.
Downs*† ..... Osborne	J. A. Travers.
Dunlap*† ..... Morris	J. B. Lamb.
Edgerton*..... Johnson	See Olathe.
Edna*† ..... Labette	J. S. Hileman & Son.
Effingham*† .... Atchison	See Atchison.
▲Eldorado*† ..... Butler	H. W. SCHUMACHER.
Elk City*† . Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† ..... Ellis	See Hays.
▲Ellsworth*† ... Ellsworth	IRA E. LLOYD.
Elmdale*† ..... Chase	See Cottonwood Falls.
Elsmore*† ..... Allen	See Iola.
▲Emporia*† ..... Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*† ..... Douglas	O. G. Richards.
Eureka*† .... Greenwood	FULLER & JACKSON.
Everest*† ..... Brown	R. C. Jones.
Fairview*† ..... Brown	Newton & Newton.

Town and County.	Name.
Fall River*† . Greenwood	See Fredonia.
Florence*† ..... Marion	See Marion.
▲Fort Scott*† .... Bourbon	HULETT & HULETT. Refer to Bank of Fort Scott.
Frankfort*† .... Marshall	Gregg & Gregg.
Frederick*† ..... Rice	See Lyons.
▲Fredonia*† ..... Wilson	WILLITS & COOPER.
Fulton*† ..... Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	A. S. WILSON.
▲Garden City*† .... Finney	H. F. Mason.
Gardner*† ..... Johnson	See Olathe.
▲Garnett*† ..... Anderson	N. L. BOWMAN.
Gaylord*† ..... Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*† ..... Crawford	B. S. GAITSKILL.
Glasco*† ..... Cloud	See Concordia.
Glen Elder*† .... Mitchell	See Beloit.
Goffs*† ..... Nemaha	See Seneca.
▲Goodland*† .... Sherman	JOHN HARTZLER.
▲Gove* ..... Gove	O. B. Jones.
▲Great Bend*† ..... Barton	F. V. RUSSELL.
Greeley*† ..... Anderson	See Garnett.
Green*† ..... Clay	See Clay Centre.
Greenleaf*† . Washington	W. P. Mudgett.
▲Greensburg*† ..... Kiowa	JOHN W. DAVIS.
Grenola*† ..... Elk	J. T. Lauter.
Gypsum*† ..... Saline	William Meneley.
Haddam*† .. Washington	R. O. Woody.
Halstead*† ..... Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*† ..... Harper	Washbon & Washbon.
Hartford*† ..... Lyon	See Emporia.
Hartland*† ..... Kearney	See Garden City.
Haven*† ..... Reno	See Hutchinson.
Havensville*† . Potta'mie	T. J. Richardson.
▲Hays*† ..... Ellis	REEDER & REEDER.
Hazelton*† ..... Barber	W. C. Alford.
Herington*† .. Dickinson	THORNTON COOKE.
Herndon*† ..... Rawlins	See Atwood.
▲Hiawatha*† ..... Brown	MEANS & SMITH.
Highland*† ..... Doniphan	JAMES L. ALLEN.
▲Hill City*† ..... Graham	F. D. Turck.
Hillsboro*† ..... Marion	See Marion.
Hoisington*† ..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*† ... Ellsworth	See Ellsworth.
▲Holton*† ..... Jackson	J. S. KENOYER.
Hope*† ..... Dickinson	G. B. Barrett.
Horace*† ..... Greeley	See Tribune.
Hon'on*† ..... Brown	MEANS & SMITH.
▲Howard*† ..... Elk	John Marshall.
▲Hoxie*† ..... Sheridan	W. F. SCHULTHEIS.
▲Hugoton*† ..... Stevens	A. W. Lamkin.
Humboldt*† ..... Allen	G. A. Amos.
Huron*† ..... Atchison	G. W. Stahler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Idana*† ..... Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*† ..... McPherson	See McPherson.
▲Iola*† ..... Allen	OSCAR FOUST & SON.
Irving*† ..... Marshall	See Marysville.
Jamestown*† ..... Cloud	F. E. Lane.
Jewell*• ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*† ... Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ..... Smith	J. T. Reed.
Kincaid*† ..... Anderson	S. D. Whittington.
▲Kingman*† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ..... Edwards	W. N. Beezley.
Kiowa*† ..... Barber	A. L. Herr.
Kirwin*† ..... Phillips	W. H. HOLMES.
▲La Crosse*† ..... Rush	H. L. Anderson.
La Cygne*† ..... Linn	M. F. Leasure.
La Harpe*† ..... Allen	See Humboldt.
▲Lakin*† ..... Kearney	Thorpe & Hoskinson.
Lancaster*† .... Atchison	See Atchison.
Lane*† ..... Franklin	L. C. Crittendon.
▲Larned*† ..... Pawnee	W. H. VERNON.
▲Lawrence*† ..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*† ..... Smith	Jas. R. Lewis.
Lebo*† ..... Coffey	E. R. Evans.
Lehigh*† ..... Marion	See Marion.
Lenora*† ..... Norton	H. R. Tillotson.
Leon*† ..... Butler	Thomas A. Word.
Leona*† ..... Doniphan	See Troy.
Leonardville*† ..... Riley	See Manhattan.
▲Leoti*† ..... Wichita	W. B. Washington.
Le Roy*† ..... Coffey	C. T. High.
▲Liberal*† ..... Seward	J. W. Campbell.
▲Lincoln*† ..... Lincoln	George D. Abel.
Lindsborg*† . McPherson	See McPherson.
Linn*† ..... Washington	See Clifton.
Little River*† ..... Rice	See Lyons.
Logan*† ..... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longton*† ..... Elk	W. C. Boone.
Lost Springs*† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Macksville*† ..... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† ..... Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	S BURKHOLDER.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† ..... Marshall	JOHN A. BROUGHTEN.
McCracken*† ..... Rush	See La Crosse.
McCune*† ..... Crawford	H. M. Ford.
McDonald*† ..... Rawlins	See Atwood.
McLouth*† ..... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ..... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ..... Osage	I. Farley.
Meriden*† ..... Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† ..... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† ..... Atchison	Seneca Heath.
Narka*† ..... Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ..... Ness	A. H. Faulks.
Netawaka*† ..... Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† ..... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ..... Norton	L. H. WILDER.
Nortonville*† . Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† ..... Logan	K. E. Willcockson.
▲Oberlin*† ..... Decatur	TULLY SCOTT.
Oketo*† ..... Marshall	See Marysville.
▲Olathe*† ..... Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† ..... Nemaha	H. L. Wikoff.
Osage City*† ..... Osage	R. C. Heizer.
Osawatomie*† ..... Miami	See Paola.
▲Osborne*† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ..... Jefferson	MORSE & CASEBIER.
▲Oswego*† ..... Labette	M. E. WILLIAMS.
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† ..... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ..... Miami	FRANK M. SHERIDAN.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	E. O. ELLIS.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CURRAN & CURRAN.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† ..... Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*† ..... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*† ..... Gove	See Gove City.
Randall*† ..... Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*† ..... Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield*† ..... Morton	G. Porter Craddock.
Richland*† ..... Shawnee	See Rossville.
Richmond*† ..... Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† ..... Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal.
▲Russell Springs* ... Logan	Charles L. Kagey.
Sabetha*† ..... Nemaha	Nathan Jones.
▲Saline*† ..... Saline	R. A. LOVITT.
▲Santa Fe* ..... Haskell	See Ulysses.
Scandia*† ..... Republic	J. P. Haton.
▲Scott*† ..... Scott	Travis Morse.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ..... Harvey	C. L. Foster.
▲Seneca*† ..... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*† .... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† .... Dickinson	H. Whitley.
South Haven*† .. Sumner	Austin Aikins.
Spring Hill*† ..... Johnson	See Olathe.
Stafford*† ..... Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	T. F. Egan.
▲St. John*† ..... Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† ..... Neosho	See Erie.
▲Stockton*† ..... Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rabmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† ..... Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HITTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ..... Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*† ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses*† ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲WaKeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ..... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Waterville*† .... Marshall	E. A. Berry.
Wathena*† ..... Doniphan	See Troy.
Waverly*† ..... Coffey	H. L COOPER.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† .... Franklin	T. J. Gregory.
▲Westmoreland* . Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† ..... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank. THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	J. R. Finley.
Williamsburg*† Franklin	Jesse Henney.
Willis*† ..... Brown	See North Coover.
Wilson*† ..... Ellsworth	See Valley Falls.
Winchester*† . Jefferson	POLLOCK & LAFFERTY.
▲Winfield*† ..... Cowley	S. C. HOLMES.
▲Yates Center*† Woodson	

KENTUCKY.

Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*● ..... Shelby	See Shelbyville.
▲Barboursville*† .... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*● ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Boonesville*..... Owsley	C. W. Hogg.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*.....Bracken	H. P. Willis.
▲Brownsville*..Edmonson	James S. Lay.
Burgin*†..... Mercer	W. T. Ewing.
▲Burkesville*.Cumberland	Sandidge & Sandidge.
▲Burlington*†.....Boone	F. Riddell.
Burnside*.....Pulaski	See Somerset.
Butler*†.....Pendleton	See Falmouth.
▲Cadiz*.....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*†..Henry	See New Castle.
▲Campbellsville*†...Taylor	J. R. Robinson.
▲Campton*..... Wolfe	A. H. Stamper.
Caneyville*†..... Grayson	N. C. Tilford.
▲Carlisle*†..... Nicholas	Thomas Owens.
▲Carrollton*.....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*†.....Boyd	Thomas R. Brown.
Cave City*†.....Barren	J. Robert White.
Central City*†..Muhl'berg	J. Y. Thomas, Jr.
Clay City*†.....Powell	See Stanton.
▲Clinton*†..... Hickman	J. M. BRUMMAL & SON.
Cloverport*†Breck'ridge	J. R. Skillman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*†.... Hickman	See Clinton.
Corbin*†..... Whitley	See Williamsburg.
Corinth*†..... Grant	See Williamstown.
Corydon*†....Henderson	Merritt & Alvis.
Covington*†..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*†.....Grant	B. F. Menefee.
▲Cynthiana*†.... Harrison	EVANS & PETERSON.
▲Danville*†..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon*.....Webster	F. M. Baker.
Dry Ridge*†.....Grant	J. G. Blackburn.
▲Eddyville*†.....Lyon	T. J. Watkins.
▲Edmonton*.....Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*†..... Todd	PERKINS & TRIMBLE.
Eminence*†..... Henry	J. C. Gordon.
Erlanger*†..... Kenton	S. M. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*†...Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*†.....Ohio	See Hartford.
¶▲Frankfort*†... Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*†..... Simpson	A. S. WALKER.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*†..... Fulton	Ed. Thomas.
▲Georgetown*†.....Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*..... Carroll	James O. Bersatt.
▲Glasgow*..... Barren	W. L. Porter.
Glencoe*†..... Gallatin	See Warsaw.
▲Grayson*†.....Carter	H. D. Gregory.
▲Greensburg*†..... Green	W. F. CANTRILL.
▲Greenup*†..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*†.....Todd	See Elkton.
Hanson*..... Hopkins	See Madison.
▲Hardinsburg*†.Bre'ridge	Morris Eskridge & Son.
▲Harlan*.....Harlan	B. M. Lee.
▲Harrodsburg*†....Mercer	W. W. STEPHENSON.
▲Hartford*.....Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard*.....Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*†.....Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†.Christian	FRANK RIVES.
Horse Cave*†.....Hart	See Munfordville.
Hustonville*.....Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*.....Kenton	See Covington.
▲Irvine*†..... Estell	Ridell & Ridell.
Irvington*†Breck'ridge	See Hardinsburg.
▲Jackson*†.....Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville* .....Owen	See Owenton.
Kelsey*.....Caldwell	See Princeton.
Kuttawa*†.....Lyon	Molloy & Utley.
Lafayette*..... Christian	See Hopkinsville.
▲LaGrange*†..... Oldham	A. T. Ladd.
▲Lancaster*†..... Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*†.....Marion	J. McCHORD.
Lebanon Junc.*†..Bullitt	Robert Zimmerman.
▲Litchfield*†.....Grayson	J. S. Wortham.
Lewisburg*†..... Logan	J. C. Sneed.
Lewisport*†.....Hancock	B. H. Poindexter
▲Lexington*†.....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty*..... Casey	Stone & Stone.
Livermore*†..... McLean	See Calhoun.

Town and County.	Name.
▲London*†.....Laurel	W. S. JACKSON.
▲Louisa*†.....Lawrence	A. J. Garred.
▲Louisville*†....Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	LEOPOLD & PENNEBAKER, Fifth and Court Place. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
▲Madisonville*†..Hopkins	MAURICE K. GORDON.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*†.....Crittenden	James & James.
▲Mayfield*†.....Graves	Lee & Hester.
▲Maysville*†..... Mason	MILTON JOHNSON.
▲McKee..... Jackson	M. A. Holcomb.
Middlesboro*†..... Bell	M. H. RHORER.
Midway*†.....Woodford	Richard Godson.
Millersburg*†.. Bourbon	See Paris.
Monterey*.....Owen	T. J. Hardin.
▲Monticello*..... Wayne	John W. Tuttle.
▲Morehead*†..... Rowan	J. G. Whitt.
▲Morganfield*†..... Union	P. B. MILLER.
▲Morgantown* ..... Butler	GUFFY & WHALIN
▲Mt. Olivet*.... Robertson	O. S. Deming.
▲Mt. Sterling*†Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*†Rockcastle	C. C. Williams.
▲Munfordville*†..... Hart	H. A. Watkins.
▲Murray*†..... Calloway	G. C. Dinguid.
▲New Castle*..... Henry	W. W. Turner.
New Haven*†.... Nelson	See Bardstown.
New Liberty*..... Owen	See Owenton.
Newport*†.....Campbell	AUBREY BARBOUR.
▲Nicholasville*†.Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*†.... Daviess	HUGH A. WILLIAMS.
Owenton*†..... Owen	Lindsay & Botts.
▲Owingsville*..... Bath	R. Gudgell & Son.
▲Paducah*†...McCracken	GREER & REED.
▲Paintsville*..... Johnson	J. E. Buckingham.
▲Paris*†..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*†...Christian	See Hopkinsville.
Perryville*..... Boyle	See Danville.
Petersburg*..... Boone	See Burlington.
▲Pikeville*..... Pike	W. O. B. RATLIFF.
▲Pineville*†..... Bell	J. L. REEDER.
Pleasureville*.... Henry	See New Castle.
Port Royal*..... Henry	See New Castle.
▲Prestonsburg*..... Floyd	F. A. Hopkins.
▲Princeton*†.... Caldwell	WM. MARBLE.
Providence*†.... Webster	E. Jennings.
▲Richmond*†..... Madison	J. A. SULLIVAN.
Rochester*..... Butler	Newton Belcher.
▲Russellville*†..... Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*†..... Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*..... Elliott	J. B. Hannah.
▲Scottsville*..... Allen	T. B DIXON.
Sebree*†..... Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*†..... Shelby	J. C. BECKHAM.
▲Shepherdsville*†..Bullitt	J. F. Combs.
Slaughtersville*†. Webster	See Dixon.
▲Smithland*...Livingston	Charles H. Webb.
Smith's Grove*†. Warren	See Bowling Green.
▲Somerset*†..... Pulaski	O. H. & R. B. WADDLE.
Sonora*†..... Hardin	See Elizabethtown.
▲Springfield*†Washington	T. W. Simms, Jr.
Stamping Ground*†Scott	See Georgetown.
▲Stanford*†..... Lincoln	J. S. OWSLEY, JR.
▲Stanton*†..... Powell	O. A. Lyle.
Sturgis*..... Union	J. Mack Thompson.
Sulphur*..... Henry	See New Castle.
▲Taylorsville*..... Spencer	L. W. Ross.
▲Tompkinsville*... Monroe	Richardson & Carter.
Trenton*†..... Todd	O. W. Wilson.
Uniontown*..... Union	Robert G. Byrne.
▲Vanceburg*†..... Lewis	W. C. Halbert.
▲Versailles*†... Woodford	D. L. THORNTON.
Vine Grove*†.. Hardin	See Elizabethtown.
Waddy*†..... Shelby	See Shelbyville.
Walton*†..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*.... Morgan	Lacy & Fogg.
West Louisville..Daviess	See Owensboro.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*†.....Daviess	See Owensboro.
▲Wickliffe*†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†. Whitley	SHARP & SILER.
▲Williamstown*†...Grant	M. D. Gray.
Wilmore*†... Jessamine	See Nicholasville.
▲Winchester*†..... Clark	LEELAND HATHAWAY.
Wingo*†.....Graves	Frank A. Lucas.
Worthville*†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*s... Vermilion	W. B. White.
▲Alexandria*†.... Rapides	L. J. HACKENYOS.
▲Amite*†.....Tangipahoa	Bolivar Edwards.
▲Arcadia*†..... Bienville	Dorman & Reynolds.
▲Bastrop*†.....Morehouse	James Busseey.
¶▲Baton Rouge*† E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*†W.Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*†.....Bossier	Joannes Smith.
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*†.....Caldwell	A. B. Hundley.
▲Convent*†.....St. James	See New Orleans.
▲Coushatta*.....Red River	W. A. Wilkinson.
▲Covington*† St. Tam'any	J. M. Burney
▲Crowley*†..... Acadia	HAMPDEN STORY.
▲Donaldsonville*†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*†.....St. Mary	D. CAFFERY & SON.
▲Franklinton*†Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	R. J. WILSON.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*†...Terre Bonne	Suthon & Wallis.
Jeanerette*†..... Iberia	See New Iberia.
Jennings*†.... Calcasieu	C. R. Cline.
▲Lafayette*†.... Lafayette	Charles D. Caffery.
▲Lake Charles*† Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	Ransdell & Ransdell.
▲Leesville*†.....Vernon	See Many.
▲Mansfield*†.....De Soto	Elam & Egan.
▲Many*†..... Sabine	W. P. Good.
▲Marksville*†... Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*†..... Ouachita	E. T. LAMKIN.
Morgan City*†...St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Foise & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*†.....Iberia	WEEKS & WEEKS.
▲New Orleans*†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*†..St. Landry	WM. J. SANDOZ.
Patterson*†.....St. Mary	See Franklin.
▲Plaquemine*†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*†..... Acadia	See Crowley.
▲Rayville*†.....Richland	See Monroe.
▲Ruston*†.....Lincoln	J. B. Halstead.
▲Shreveport*†.....Caddo	T. ALEXANDER.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St. Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Feliciana	Robert Montgomery.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*•. St. Martin	Martin & Voorhies.
▲Tallulah*†.....Madison	Stone & Holmes.
▲Thibodaux*†. Lafourche	THOMAS A BODEAUX.
▲Vernon*.....Jackson	N. M. Smith.
▲Vidalia*†.....Concordia	Philip Hough.
Washington*† St Landry	See Opelousas.
Whitecastle*†.. Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*†..... York	Samuel M. Came.
▲Auburn*†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*†.... Kennebec	A. M. GODDARD.
▲Bangor*†.....Penobscot	MARTIN & COOK.
Bar Harbor*† ..Hancock	JOHN A. PETERS, JR.
▲Bath*†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*†..... Waldo	R. F. DUNTON.
Bethel*†..... Oxford	Herrick & Park.
Biddeford*†.....York	MASON & WEYMOUTH.
Boothbay Harbor* Lincoln	C. R. Tupper.
Brewer*†..... Penobscot	F. A. Floyd.
Bridgton*†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*† Cumberland	BARRETT POTTER.
Buckfield*†..... Oxford	See Canton.
Bucksport*†..... Hancock	O. F. Fellows.
▲Calais*†..... Washington	GEORGE R GARDNER.
Camden*†..... Knox	J. H. Montgomery.
Canton*†..... Oxford	JOHN P. SWASEY.
Caribou*† ....Aroostook	B L FLETCHER.
Corinna*†.....Penobscot	See Bangor.
Damariscotta*†. Lincoln	Pierce & Hall.
Dexter*† ..... Penobscot	L. B. WALDRON.
▲Dover*†..... Piscataquis	O. M. Robinson.
Eastport*†. Washington	S. D. Leavitt.
▲Ellsworth*†.... Hancock	J. A. PETERS, JR.
Fairfield*† .....Somerset	T. E. McFadden.
▲Farmington*† . Franklin	J. C. HOLMAN.
Ft. Fairfield*†Aroostook	Herbert T. Powers.
Freeport*†..Cumberland	See Yarmouth.
Fryeburg*†.....Oxford	E. E. Hastings.
Gardiner*†.... Kennebec	JOHN W. FOSTER.
Gorham*†.. Cumberland	John A. Waterman.
Guilford*†.. Piscataquis	Henry Hudson.
Hallowell*†.... Kennebec	Beane & Beane.
Hartland*†.....Somerset	H. W. Stewart.
▲Houlton*†.... Aroostook	POWERS & POWERS.
Kennebunk*†..... York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick*..... York	Frank M. Higgins.
Lisbon Falls*†. And'c'g'n	H. E. Coolidge.
Livermore Falls*† A'd'g'n	John H. Maxwell.
▲Machias*†...Washington	C. B. DONWORTH.
Madison*†.....Somerset	C. A. Wilber.
McKinley*†..... Hancock	E. Webster French.
Mechanic Falls*† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*†....Penobscot	J. M. Sanborn.
North Berwick*†...York	N. Hobbs.
Norway*†..... Oxford	A. S. Kimball.
Oakland*†.....Kennebec	George W. Field.
Oldtown*†....Penobscot	JOSEPH F. GOULD.
▲Paris*†..... Oxford	See South Paris.
Phillips*†.....Franklin	F. E. Timberlake.
Pittsfield*†.....Somerset	J. W. Manson.
▲Portland*† . Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*† Aroostook	George H. Smith.
Richmond*† .. Sagadahoc	W. T. Hall.
▲Rockland*† ..... Knox	EDWARD B. MacALLISTER.
Rockport*† ..... Knox	G. H. M. Barrett.
Rumford Falls*† . Oxford	H. E. Stearns.
Saco*† ..... York	FAIRFIELD & MOORE.
Sanford*† ..... York	FRED J. ALLEN.
Searsport*† ..... Waldo	W. T. C. Runnels.
▲Skowhegan*† .. Somerset	GEORGE W. GOWER.
South Berwick*†.... York	G. C. Yeaton.
South Paris*†.... Oxford	George A. Wilson.
Thomaston*† ..... Knox	J. H. H. HEWITT.
Tremont* ..... Hancock	E. W. French.
Waldoboro*† .... Lincoln	O. D. Castner.
Waterville*† .. Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxton*..... York	Charles E. Weld.
Wilton*† ..... Franklin	C. N. Blanchard.
Winthrop*† ...Kennebec	C. C. Stevens.
▲Wiscasset*•..... Lincoln	George R. Sawyer.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*†..... York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*† ..... Harford	Septimus Davis.
¶▲Annapolis*† Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Baltimore*†●..Baltimore (*Continued.*)	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Building. Attorney for Credit Men's Association.
" ..... "	HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*†.....Harford	STEVENSON A. WILLIAMS.
Berlin*†..... Worcester	Calvin B. Taylor.
Brunswick*†..Frederick	Glen H. Worthington.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*† . Baltimore	See Baltimore.
▲Centerville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† .....Kent	H. W. VICKERS.
Cockeysville*† Baltimore	Robt. H. Bussey.
Crisfield*†..... Somerset	Clarence P. Lankford.
▲Cumberland*†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*†.....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*† .....Talbot	WM. H. ADKINS.
▲Elkton*†..... Cecil	L. MARSHALL HAINES.
Ellicott City*† ..Howard	John G. Rogers.
Emmittsburg*† Fr'd'rick	E. L. Rowe.
Federalsburg*† .Caroline	See Denton.
▲Frederick*†...Frederick	E. S. ICHELBERGER.
Frostburg*†.....Allegany	Clayton Purnell.
Galthersb'rg*† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*†..Washington	See Hagerstown.
Havre de Grace*†H'rf'rd	See Aberdeen.
Hyattsville*†Prince Geo.	WELLS & WELLS.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown* . Frederick	Emory L. Cobientz.
Mount Airy*† ...Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*●...Carroll	Lewis Diehlman.
North East*† .....Cecil	See Elkton.
▲Oakland*†.....Garrett	G. S. Hamill.
Oxford*†..... Talbot	W. H. Adkins.
Pocomoke City*†W'r'st'r	C. O. Melvin.
Port Deposit*† .....Cecil	Philip R. Bond.
Port Tobacco*●...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*†Som'rset	MILES & STANFORD.
Queenstown*●Queen An'e	See Centerville.
Rising Sun*† .....Cecil	See Elkton.
▲Rockville*† Montgomery	Talbott & Talbott.
▲Salisbury*† ....Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*†..Wash'ton	See Hagerstown.
Smithsburg*† . Wash'ton	See Hagerstown.
▲Snow Hill*†...Worcester	R. D. JONES.
St. Michaels*† .....Talbot	W. D. J. Morris.
Taneytown*†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*†....Frederick	See Frederick.
▲Towson*† .....Baltimore	Z. Howard Isaac.
Trappe*† .....Talbot	See Easton.
Union Bridge*† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr. Geo.	Magruder & Wilson.
▲Westminster*† ... Carroll	JOHN M. REIFSNIDER.
Williamsport*† Wash'ton	See Hagerstown.
Woodsboro*† . Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*† ....Plymouth	Coughlan Bros.
Adams*† .....Berkshire	F. H. B. Munson.
Amesbury*†.....Essex	George W. Cate.
Amherst*† ...Hampshire	W. Hamlin.
Andover*†.....Essex	George H. Poor.
Arlington*†...Middlesex	J. A. Bailey, Jr.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*. Worcester	See Athol.
Attleboro*† .....Bristol	F. I. Babcock.
Ayer*† .....Middlesex	Warren H. Atwood.
Baldwinsville*† Wo'c'st'r	Edward L. Hill.
▲Barnstable*† . Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*† ....Middlesex	J. F. Buckley.
Beverly*† .....Essex	J. F. McGOWAN.
¶▲Boston*†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 48 Congress St. Formerly President Traders National Bank, Boston. Refers to any bank in Boston.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.
Bridgewater*† Plymouth	George W. Folsom, Jr.
Brockton*† ...Plymouth	HERBERT H. CHASE.
Brookline*† ....Norfolk	A. L. Lincoln, Jr.
Cambridge*† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*† Hamp'n	James H. Loomis.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† .....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*† .....Norfolk	D. G. HILL.
East Bridgewater*† Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Cambridge.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*† .....Bristol	J. L. Gillingham.
▲Fall River*†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
" ..... "	L. ELMER WOOD. Refers to Metacomet National Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	CHARLES E. WARE. Attorney for Fitchburg National Bank.
Florence*† ...Hampshire	See Northampton.
Foxboro*† .....Norfolk	E. C. CORNEY.
Framingham*†. Mid'esex	WALTER ADAMS.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† .....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† ....Worcester	W. E. Fowler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•† ....Franklin	GREENE & DAVENPORT.
Harwich*•† ....Barnstable	See Barnstable.
Haverhill*•† .....Essex	POOR & FULLER.
Haydenville*•† .Hamps're	See Northampton.
Hingham*•† ....Plymouth	Thomas H. Buttimer.
Hollis on*•† ....Middlesex	J. P. Dexter.
Holyoke*•† .....Hampden	P. J. GARVEY.
Hopkinton*•† .Middlesex	George L. Hemenway.
Hudson*•† .....Middlesex	James T. & R. E. Joslin.
Hyannis*•† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*•† .....Norfolk	E. C. JENNY.
Ipswich*•† .....Essex	George H. W. Hayes.
▲Lawrence*•† .....Essex	SWEENEY & DOW.
Lee*•† .....Berkshire	A. B. Clark.
Leicester*..... Worcester	Henry O. Smith.
Lenox*† ..... Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† ..Middlesex	A. E. Scott.
▲Lowell*•† .....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•† ..... Essex	JOHN M. BARRY.
Malden*•† .....Middlesex	P. J McGUIRE.
Manchester*•† .....Essex	See Gloucester.
Marblehead*•† .....Essex	Wm. D. T. Trefey.
Mariboro*•† ... Middlesex	Edgar Weeks.
Medford*•† ....Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† .....Middlesex	Frank L. Washburn.
Merrimac*•† .....Essex	T. H. Hoyt.
Methuen*•† .....Essex	Wm. M. Rogers.
Middleboro*•† .Plymouth	George W. Stetson.
Milford*•† ..... Worcester	Lowell E. Fales.
Millbury*•† .... Worcester	H. W. Aiken.
Milton*•† .....Norfolk	C. F. Hall.
Monson*•† ..... Hampden	See Springfield.
▲Nantucket*•† ..Nantucket	ALLEN COFFIN.
Natick*•† .....Middlesex	C. G. Bancroft.
▲New Bedford*•† ..Bristol	WENDELL H. COBB. General Practice in Federal and State Courts.
•Newbury*.....Essex	See Newburyport.
▲Newburyport*•†.....Essex	N. N. JONES.
Newton*•† .... Middlesex	Louis A. Hall.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton.
North Adams*•†.Berks're	BEER & DOWLIN.
▲Northampton*•†Hamps're	JOHN W. MASON.
No. Attleboro*•† ..Bristol	F. B. Byram.
Northboro*•† .Worcester	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Cambridge.
North Easton*•† ..Bristol	M. L. Urann.
Norwell*•† .....Plymouth	H. T. Fogg.
Oakdale*•† ..... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester.
Palmer*•† ..... Hampden	W. W. LEACH.
Peabody*•† .....Essex	JOHN J. CAHILL.
▲Pittsfield*•† .... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ...Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins.
Quincy*•† .....Norfolk	W. W. JENNESS.
Randolph*•† ..... Norfolk	Ass P. French.
Reading*•† .... Middlesex	James Grimes.
Rockland*•† .... Plymouth	George W. Kelley.
Rockport*•† .....Essex	See Gloucester.
Rowley*•† .....Essex	See Newburyport.
▲Salem*•† ..... Essex	WILLIAM D. CHAPPLE. Attorney for Mercantile National Bank.
Salisbury*•..... Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•† ..Middlesex	See Boston.
South Braintree*•†.Nor'k	C. C. Mellen.
Southbridge*•†Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† ..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
" ..... "	STUART M. ROBSON. Refers to Hampden Loan and Trust Co.
" ..... "	FREDERICK H. STEBBINS. Attorney for City National Bank.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†...Middlesex	W. B. Stevens.
Stoughton*•† ....Norfolk	Oscar A. Marden.
▲Taunton*•† .....Bristol	H. J. FULLER.
Townsend*•† .. Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†.... Middlesex	Samuel K. Hamilton.
Wales*†..... Hampden	H. A. McFarland.
Waltham*•†.... Middlesex	R. M. Stark.
Ware*•†.....Hampshire	H. M. Coney.
Wareham*•† ....Plymouth	G. C. Tobey.
Warren*•† ..... Worcester	E. C. SAWYER.
Watertown*•† .Middlesex	Joseph P. Keefe.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ....Barnstable	H. P. Harriman.
Westboro*•†.... Worcester	A. F. BROWN.
Westfield*•† .... Hampden	ALFRED F. LILLEY.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury*.....Essex	See Newburyport.
West Newton*•† .Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† ....Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•† .....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•† .Wor'ster	F. B. Spalter.
Winchester*•† .Middlesex	G. S. Littlefield.
Woburn*•† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*•† ..Worcester	RICE, KING & RICE.
Wrentham*•† ....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*•† .....Lenawee	JOHN E. BIRD.
Akron*•† .....Tuscola	See Caro.
Albion*•† .....Calhoun	M. D. Weeks.
Algonac*†..... St. Clair	J. M. Robertson.
▲Allegan*•† .....Allegan	I. C. MONTAGUE.
Allen*•† .....Hillsdale	F. A. Roethlisberger.
Alma*•†.....Gratiot	Francis Palmer.
Almont*•†.....Lapeer	F. P. Andrus.
▲Alpena*•† .....Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*•† .....Sanilac	See Carsonville.
Argyle..... Sanilac	See Carsonville.
Armada*•†.....Macomb	Bert C. Preston.
Ashley*•†..... Gratiot	See Ithaca.
Athens*•†.....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•†..... Iosco	See Tawas City.
▲Autrain*•†..... Alger	See Marquette.
▲Bad Axe*•†..... Huron	CHARLES L. HALL.
▲Baldwin*•†.....Lake	See Reed City.
Bancroft*•†...Shiawassee	M. V. B. Wixom.
Bangor*•† .... Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	LELAND H. SABIN.
▲Bay City*•†..... Bay	EDGAR A. COOLEY.
Bay Port*•†.....Huron	See Port Austin.
Belding*•†.....Ionia	H. L. VanBenschoten.
▲Bellaire*•†..... Antrim	Leavitt & Guile.
Belleville*•†.....Wayne	See Wayne.
Bellevue*•†..... Eaton	George P. Stevens.
Benton Harbor*..Berrien	HUMPHREY S. GRAY.
Benzonia*•†..... Benzie	See Frankfort.
BerrienSprings*..Berrien	L. D. Ink.
▲Bessemer*•† .....Gogebic	S. S. Cooper.
▲Big Rapids*•†....Mecosta	W. S. TUCKER.
Birmingham*•†.. Oakland	See Pontiac.
Blissfield*•†..... Lenawee	John A. Riley.
Breckenridge*•†..Gratiot	See St. Louis.
Brighton*•†...Livingston	B. T. O. Clark.
Britton*•†..... Lenawee	See Adrian.
Bronson*•†.....Branch	M. Thompson.
Brooklyn*•†.....Jackson	J. C. Covert.
Brown City*•†.... Sanilac	Fred A. Farr.
Buchanan*•†.....Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Durand.
▲Cadillac*•†..... Wexford	SAWYER & BISHOP.
Caledonia*•†.....Kent	See Middleville.
Calumet*•† ..... Houghton	P. H. O'BRIEN.
Camden*..... Hillsdale	See Hillsdale.
Capac*•†..... St. Clair	J. L. Willoughby.
Carleton*•†.....Monroe	See Dundee.
▲Caro*•† ..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†..... Sanilac	Thomas G. Graham.
Caseville*•†..... Huron	T. B. Woodworth.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
Cedar Springs*•†....Kent	Stuart & Barker.
Central Lake*•†...Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Cruikshank.
▲Charlotte*•†..... Eaton	McCALL & SHEPHERD.
▲Cheboygan*•†.Cheboygan	GEORGE E. BELL.
Chelsea*•†.... Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•†..... Lenawee	J. E. Bird.
Climax*•† .... Kalamazoo	See Vicksburg.
Clinton*•† ..... Lenawee	Edwin R. Smith.
Clio*•†..... Genesee	J. L. Curry.

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Town and County.	Name.
▲Coldwater*•† ..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*† ..... Midland	See Midland.
Coloma*•† ..... Berrien	See Benton Harbor.
Colon*† ..... St. Joseph	D. L. Akey.
Concord*† ..... Jackson	See Jackson.
Constantine*•† St. Joseph	James M. Harvey, Jr.
Coopersville*•† ... Ottawa	James Cilley.
▲Corunna*•† ... Shiawassee	John T. McCurdy.
Covert*•† ..... Van Buren	H. B. Chase.
Croswell*•† ..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*•† ..... Iron	A. L. Flewelling.
Dansville* ..... Ingham	See Lansing.
Davison*•† ..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•† .... Van Buren	A. L. MOULTON.
Deckerville*•† .... Sanilac	R. J. West.
Delray*† ..... Wayne	C. L. Coulson.
▲Detroit*•† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*•† .... Washtenaw	James T. Honey.
Dimondale*•† ..... Eaton	See Eaton Rapids.
Douglas* ..... Allegan	See Allegan.
Dowagiac*•† ..... Cass	JOHN WOOSTER.
Downington*•† ... Sanilac	F. S. Vieta.
Dryden*•† ..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•† .... Shiawassee	Fred J. Northaway.
▲Eagle River* .. Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw†... Saginaw	See Saginaw.
East Tawas*•† ..... Iosco	See Tawas City.
Eaton Rapids*•† .... Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Ionia.
Elk Rapids*•† ... Antrim	A. B. Dougherty.
Elkton*•† ..... Huron	W. L. Doyle.
Elsie*•† ..... Clinton	Charles Snelling.
Emmett*•† ..... St. Clair	See Port Huron.
▲Escanaba*•† ..... Delta	IRA C. JENNINGS.
Evart*•† ..... Osceola	C. H. Rose.
Ewen*•† ..... Ontonagon	See Bessemer.
Fairgrove*•† ..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*•† ..... Genesee	Henry C. Riggs.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•† ..... Genesee	CLINTON ROBERTS.
Flushing*•† ..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*•† ..... Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•† ..... Benzie	N. A. PARKER.
Freeport*•† ..... Barry	See Hastings.
Fremont*•† .... Newaygo	S. W. Dunham.
Gagetown*•† ..... Tuscola	See Cass City.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•† ..... Berrien	See Three Oaks.
▲Gaylord*•† ..... Otsego	A. D. Marshall.
Gladstone*•† ..... Delta	Smith & Empson.
▲Gladwin*• ..... Gladwin	Charles B. Wilmot.
Gobleville*†... Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	H. T. ROOT.
Grand Ledge*•† .... Eaton	C. Alexander.
Grand Marais* ..... Alger	C. D. Doig.
▲Grand Rapids*•† .... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*•† .... Jackson	E. Pelton.
▲Grayling*•† ..... Crawford	Joseph Patterson.
Greenville*•†... Montcalm	E. J. Bowman.
Hancock*•†... Houghton	Dunstan & Hanchette.
Hanover*•† ..... Jackson	See Jackson.
Harbor Beach* .... Huron	CHARLES L. HALL.
▲Harbor Springs*•† Emmet	See Petoskey.
▲Harrison*•† ..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	F. S. Gurney.
Hartford*•† ... Van Buren	A. H Tuttle.
▲Hastings*•† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*•† ..... Osceola	C. M. Beardsley.

Town and County.	Name.
▲Hillsdale*•† ..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*•† ..... Ottawa	John C. Post.
Holly*•† ..... Oakland	C. F. Collier.
Homer*•† ..... Calhoun	Myron H. Nichols.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†... Houghton	CHADBOURNE & REES.
Howard*•† .... Montcalm	C. W. Perry.
▲Howell*•† ..... Livingston	W. P. VAN WINKLE.
Hubbardston* ..... Ionia	Frank Rogers.
Hudson*•† ..... Lenawee	Grant Fellows.
Ishpeming City*•†..... Lapeer	Herbert W. Smith.
▲Ionia*•† ..... Ionia	F. C. MILLER.
▲Iron Mountain*•†. Dickl'n	E. A. WOODWARD.
Iron River*•† ..... Iron	I. W. Byers.
Ironwood*•† ..... Gogebic	C. E. MILLER.
Ishpeming*•† .. Marquette	H. O. YOUNG.
▲Ithaca*•† ..... Gratiot	George P. Stone.
▲Jackson*•† ..... Jackson	BADGLEY & BADGLEY.
Jasper*•† ..... Lenawee	H. C. Pratt.
Jonesville*•† .... Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† .... Kalkaska	C. C. Jencks.
Kinde*•† ..... Huron	James H. Hall.
Kingston*•† ..... Tuscola	J. B Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†... Missaukee	F. O. Gaffney.
Lake Linden*•† Houghton	See Houghton.
Lake Odessa*•† ..... Ionia	See Ionia.
Lake View*•†.. Montcalm	Salem F. Kennedy.
▲L'Anse*•† ..... Baraga	P. R. McKernan.
¶Lansing*•† ..... Ingham	J. L. FINCH.
▲Lapeer*•† ..... Lapeer	GREER & WILLIAMS.
Laurium* ..... Houghton	See Calumet.
Lawrence*•†.. Van Buren	See Kalamazoo.
Lawton*•† .... Van Buren	See Kalamazoo.
▲Leland*† ..... Leelanau	A. F. Bonting.
Lenox*•† ..... Macomb	See Richmond.
Leslie*•† ..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*•† ..... Genesee	James L. Spencer.
Litchfield*•† .... Hillsdale	L. B. Agard.
Lowell*•† ..... Kent	John W. Matthewson.
▲Ludington*•† ..... Mason	H. C. HUTTON.
Lyons*•† ..... Ionia	E. C. Spalding.
Mancelona*•† ..... Antrim	H. B Hudson.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† ..... Manistee	DOVEL & SMITH.
▲Manistique*•† Schoolcraft	VIRGIL I. HIXSON.
Manton*•† ..... Wexford	I. C. Wheeler.
Maple Rapids* .... Clinton	See St. Johns.
Marcellus*•† ..... Cass	Smith & Harmon.
Marine City*† .... St. Clair	F. S. Parker.
Marlette*•† ..... Sanilac	D. S. McClure.
▲Marquette*•† .. Marquette	CHARLES R. BROWN & SON.
▲Marshall*•† ..... Calhoun	HERBERT E. WINSOR.
▲Mason*•† ..... Ingham	L. B. McArthur.
Mayville*•† ..... Tuscola	T. J. Eveland.
Mears*•† ..... Oceana	John T. Cummings.
Memphis*•† ..... Macomb	See Almont.
Mendon*•†..... St. Joseph	E. E. Harwood.
▲Menominee*•† Menominee	SAWYER & WAITE.
Merrill*•† ..... Saginaw	See Saginaw.
Middleville*•† ..... Barry	H. E. Hendricks.
▲Midland*•† ..... Midland	E. P. Rice.
Milan*•† ..... Washtenaw	D. C. Salisbury.
Milford*•† ..... Oakland	Edward J. Bissell.
Millington*•†..... Tuscola	See Vassar.
Minden City*•† ... Sanilac	See Sanilac Center.
▲Mio* ..... Oscoda	See Grayling.
▲Monroe*•† ..... Monroe	LANDON & LOCKWOOD.
Montague*•† .. Muskegon	See Whitehall.
Montrose*•† ..... Genesee	See Clio.
Morenci*•† ..... Lenawee	C. S. Ingals.
Morrice*•† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*•†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*•† .. Isabella	FRANCIS H. DODDS.
Muir*•† ..... Ionia	George Bennett.
Mulliken*•†..... Eaton	See Grand Lodge.
Munising*•† ..... Alger	Walsh & Pardee.
▲Muskegon*•† .. Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*•† ..... Barry	Walter S. Powers.
Negaunee*•† .. Marquette	JOHN Q. ADAMS.
▲Newaygo*•† ..... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*•† ..... Luce	Sanford N. Dutcher.
New Haven*•†... Macomb	Adam T. Bennett.
Niles*•† ..... Berrien	WILLIAM J. GILBERT.
North Adams*•† Hillsdale	See Hillsdale.
North Branch*•†.. Lapeer	See Lapeer.
North Lansing† .. Ingham	See Lansing.
Northville*•†..... Wayne	C. C. Yerkes.
Ogden*† ..... Lenawee	See Adrian.
Olivet* ..... Eaton	See Bellevue.
Omer*•†..... Arenac	W. C. Cook.
Onaway*•... Presque Isle	See Rogers.
▲Ontonagon*•† Ontonagon	F. W. Wendell.
Orion*•† ..... Oakland	William E. Littell.
Oscoda*† ..... Iosco	See Tawas City.
Otsego*•†..... Allegan	ANDERSON & ANDERSON.

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Town and County.	Name.
Ovid*† ..... Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*† ..... Oceana	WILLIAM T. EVANS.
Perrinton*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† .... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAILTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† .. Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	JOHN H. PATTERSON.
Port Austin*† .... Huron	James H. Hall.
Port Hope*† ..... Huron	See Harbor Beach.
▲Port Huron*† ... St. Clair	GEORGE G MOORE.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* ..... Macomb	W. S. Stone.
Rochester*† ..... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers* ..... Presque Isle	G. Covey, Jr.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Roscom'on	Charles L. De Waele.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† .. .. Washtenaw	See Ypsilanti.
Sand Beach† ..... Huron	See Harbor Beach.
▲Sanilac Center* ... Sanilac	William H. Burgess.
Saranac*† ..... Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ..... Kent	B. N. Keister.
Springport*† .... Jackson	See Albion.
▲Standish*† ..... Arenac	M. D. Snow.
▲Stanton*† ..... Montcalm	L. C. PALMER.
St. Charles*† .... Saginaw	T. P. Zander.
St. Clair*† ..... St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ... Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† .... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲Traverse City*† Gr'nd Tra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† ... Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ... Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*● ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. Freeman.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ... Freeborn	TODD & CARLSON.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† .... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† .... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	E. M. Stanton.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† .... Bigstone	See Graceville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Ghinmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† . Ste'e	W. R. Hoskyn.
▲Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
▲Brainerd*† ... Crow Wing	T. C. BLEWITT.
Brandon*† ..... Douglas	See Alexandria.
▲Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Ashakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.
▲Center City*† .... Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*† ..... Carver	T. F. CRAVEN.
Chatfield*† ..... Fillmore	Joseph Underleak.
Chokio*† ..... Stevens	See Morris.
Clara City*† ... Chippewa	See Granite Falls.
Claremont*† ..... Dodge	B. F. Hood.
Clarkfield*† Yello' Med'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*† Sherburne	See Big Lake.
Clearwater*† .... Wright	See St. Cloud.
Climax*† ..... Polk	See Crookston.
Clinton* ..... Bigstone	See Graceville.
Cloquet*† ..... Carlton	W. L. Chase.
Cokato*† ..... Wright	F. Swanson.
Comfrey ..... Brown	See New Ulm.
Correlit ..... Bigstone	See Appleton.
Cottonwood*† ..... Lyon	W. D. Fanning.
▲Crookston*† ..... Polk	MILLER & FOOTE.
Dassell*† ..... Meeker	See Litchfield.
Dawson*† . Lac-qui-Parle	A. W. Ewing.
Deer River*† ..... Itasca	See Grand Rapids.
Delano*† ..... Wright	F. H. Lindsley.
Delavan*† ..... Faribault	S. J. Abbott.
▲Detroit*† ..... Becker	FRANK RICHARDSON.
Dexter*† ..... Mower	G. W. King.
Dodge Center*† .. Dodge	See Kasson.
Donnelly* ..... Stevens	See Morris.
Dover*† ..... Olmsted	See Rochester.
▲Duluth*† ..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*† ..... Nobles	See Slayton.
Eagle Bend*† ..... Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*† ..... Faribault	See Wells.
Echo*† . Yellow Medicine	R. Vaaller.
Eden Valley*† .... Meeker	James H. Doran.
Edgerton*† .... Pipestone	C. G. Brady.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elbow Lake*† .....Grant	F. & M. Casey.
Elgin*† .....Wabasha	See Plainview.
▲Elk River*† ...Sherburne	Frank T. White.
Ellsworth*† .....Nobles	John F. Flynn.
Elmore*† .....Faribault	H. B. Smith.
Ely*† .....St. Louis	GEORGE WESCOTT.
Elysian*† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*† .....Polk	See Crookston.
Evansville*† ....Douglas	A. O. Feet.
Eveleth*† .....St. Louis	M. D. L. Fuller.
Excelsior*† ....Hennepin	W. P. McDonald.
Eyota*† .....Olmstead	See Rochester.
Fairfax*† .....Renville	A. V. Rieke.
▲Fairmont*† .....Martin	H. M. BLAISDELL.
▲Faribault*† .....Rice	A. D. KEYES.
Farmington*† ...Dakota	A. C. Finney.
Felton*† .....Clay	See Moorhead.
▲Fergus Falls*† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*† .....Polk	Thomas Keefe.
Fisher*† .....Polk	E. D. Kingsland.
Foley*† .....Benton	See Sauk Rapids.
Fosston*† .....Polk	B. S. Bennett.
Franklin*† .....Renville	See Fairfax.
Frazee*† .....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*† ....Murray	M. E. Foley.
Gary*† .....Norman	See Fertile.
Gaylord*† .....Sibley	G. A. McKenzie.
Gibbon*† .....Sibley	See Gaylord.
▲Glencoe*† .....McLeod	F. R. ALLEN.
Glenville*† .....Freeborn	See Albert Lea.
▲Glenwood*† .....Pope	E. M. Webster.
Good Thunder*† BlueE'th	See Mapleton
Graceville*† ....Bigstone	M. S. STEVENS.
Granada*† .....Martin	See Fairmont.
▲Grand Marais*† ....Cook	See Duluth.
Grand Meadow*† .Mower	See Spring Valley.
▲Grand Rapids*† ...Itasca	T. M. Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*† .....Meeker	A. T. Nelson.
▲Hallock*† .....Kittson	R. R. Heisenberg.
Halstad*† .....Norman	A. O. Eeland.
Hamline*† .....Ramsey	See St. Paul.
Hammond*† ...Wabasha	See Wabasha.
Hampton*† .....Dakota	See Farmington.
Hancock*† .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madella.
Hardwick*† .....Rock	See Lu Verne.
Harmony*† .....Fillmore	See Preston.
Hartland*† .....Freeborn	See Albert Lea.
▲Hastings*† .....Dakota	F. M. CROSBY.
Hawley*† .....Clay	G. Halverson.
Hayfield*† .....Dodge	See Kasson.
Hector*† .....Renville	O. A. Allen.
▲Henderson*† .....Sibley	W. H. Leeman.
Hendrum*† .....Norman	See Halstad.
Henning*† ....Otter Tail	See Fergus Falls.
Herman*† .....Grant	Arthur B. Childress.
Heron Lake*† ....Jackson	L. F. Lammers.
Hibbing*† .....St. Louis	W. J. POWER.
Hills*† .....Rock	See Lu Verne.
Hoffman*† .....Grant	William Schellbach.
Holland*† .....Pipestone	See Pipestone.
Houston*† .....Houston	See Caledonia.
Howard Lake*† ..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*† ....McLeod	H. H. Bonniwell.
Iona*† .....Murray	See Slayton.
Isanti* .....Isanti	See Cambridge.
▲Jackson*† .....Jackson	T. J. Knox.
Janesville*† .....Waseca	A. J. O'GRADY.
Jasper*† .....Pipestone	F. L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*† .....Scott	F. J. Leonard.
Kasson*† .....Dodge	Robert Taylor.
Kennedy*† .... Marshall	See Hallock.
Kensington*† .. Douglas	See Alexandria.
Kenyon*† .....Goodhue	F. M. Lamp.
Kerkhoven*† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*† .....Lesueur	See Waterville.
Kinbrae† .....Nobles	See Worthington.
Lafayette† .....Nicollet	See Winthrop.
▲Lake Benton*† ..Lincoln	John McKenzie.
Lake City*† ....Wabasha	ALLEN J. GREER.
Lake Crystal*† BlueEa'th	D. A. Reed.
Lakefield*† .....Jackson	E. T. Smith.
Lake Park*† .....Becker	See Detroit.
Lakeville*† .....Dakota	See Farmington.
Lamberton*† ..Redwood	F. Clague.
Lanesboro*† .....Fillmore	Chapman & Chapman.
Le Roy*† .....Mower	G. W. W. Harden.
Lester Prairie*† .McLeod	See Glencoe.
Lesueur*† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*† .....Winona	See Winona.
▲Litchfield*† .....Meeker	C. H. Strobeck.
▲Little Falls*† ...Morrison	E. P. ADAMS.
▲Long Prairie*† .....Todd	J. D. Jones.

Town and County.	Name.
Lowry*† .....Pope	See Glenwood.
▲Luverne*† .....Rock	W. N. DAVIDSON.
Lyle*† .....Mower	See Austin.
Mabel*† .....Fillmore	W. H. Hammer.
Madella*† ....Watonwan	BETHER & HAYCROFT.
▲Madison*† .Lac-qui-Parle	H. L. Hayden.
Madison Lake*† BlueE'th	See Mankato.
▲Mankato*† ...Blue Earth	WM. N. PLYMAT.
▲Mantorville*● .....Dodge	Littleton & McCaughey.
Maple Lake*† ....Wright	J. E. Madigan.
Mapleton*† ..Blue Earth	U. G. Argetsinger.
▲Marshall*† .....Lyon	SEWARD & BURCHARD.
Maynard*† ....Chippewa	See Montevideo.
Mazeppa*† .....Wabasha	Michael Marx.
McIntosh*† .....Polk	S. H. Drew.
Melrose*† .....Stearns	Donahue & Stephens.
Menahga*† .....Wadena	See Park Rapids.
Merriam Park*† .Ramsey	Wardell Spencer.
Milaca*† .....Mille Lacs	Giddings & Pratt.
Milan*† .....Chippewa	See Montevideo.
Minneapolis*† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*† .....Lyon	See Marshall.
Minnesota Lake*† F'rib'lt	See Mapleton.
▲Montevideo*† .Chippewa	LYNDON A. SMITH.
Montgomery*† ..Lesueur	C. D. McCarthy.
Monticello*† .....Wright	James C. Tarbox.
▲Moorhead*† .....Clay	EDWIN ADAMS.
▲Mora*† .....Kanabec	J. C. Pope.
Morgan*† .....Redwood	Albert Hauser.
▲Morris*† .....Stevens	LEWIS C. SPOONER.
Morristown*† .....Rice	See Faribault.
Morton*† .....Renville	See Olivia.
Mountain L*† Cottonw'd	See Windom.
Murdock*† .....Swift	See Benson.
New Duluth*† ..St. Louis	See Duluth.
New London*† Kandiyo'i	See Willmar.
New Paynesville*† St'rns	See St. Cloud.
New Prague*† .....Scott	E. A. Edgerton.
New Richland*† .Waseca	B. F. McGregor.
▲New Ulm*† .....Brown	EINER HOIDALE.
New York Mills*† Ott'rt'l	See Wadena.
Nicollet*† .....Nicollet	See St. Peter.
Northbranch*† ..Chicago	Charles A. Holt.
Northfield*† .....Rice	R. J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† .....Carver	George J. Bradley.
Olivia*† .....Renville	S. R. Miller.
▲Ortonville*† ....Bigstone	F. L. CLIFF.
Osakis*† .....Douglas	F. H. Borchert.
▲Owatonna*† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*† ..Hubbard	B. F. Wright.
Pelican Rapids*† Ot'r T'l	James T. McCullough.
Perham*† .....Otter Tail	M. J. Daly.
Perley*† .....Norman	See Halstad.
▲Pine City*† .....Pine	S. G. L. Roberts.
Pine Island*† ...Goodhue	See Zumbrota.
▲Pipestone*† ...Pipestone	EVANS & EVANS.
Plainview*† ....Wabasha	J. A. Carley.
Plato*† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*† .....Fillmore	Wells & Hopp.
▲Princeton*† .....Mille Lacs	J. J. SKAHEN.
Racine*† .....Mower	See Spring Valley.
Raymond*† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*† .Redlake	C. E. Boughton.
▲Red Wing*† .....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*† Redw'd	A. C. Dolff.
Renville*† .....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*† .....Redwood	See Lamberton.
▲Rochester*† .....Olmsted	B. W. EATON.
Rockdell* .....Olmsted	See Rochester.
Rockford*† .....Wright	D. D. Ames.
▲Roseau* ... .Roseau	R. J. Bell.
Rothsay*† .....Wilkin	See Breckenridge.
Round Lake*† ...Nobles	See Worthington.
Royalton*† .....Morrison	George H. Niles.
Rush City*† .... Chisago	J. D. Markham.
Rushford*† .....Fillmore	G. W. Rockwell.
Rushmore*† .....Nobles	See Worthington.
Ruthton*† .....Pipestone	See Pipestone.
Sacred Heart*† Renville	Erie L. Winge.
Sanborn*† .....Redwood	See Lamberton.
Sandstone*† .....Pine	J. A. Smith.
Sargeant*† .....Mower	See Austin.
Sauk Center*† ...Stearns	M. C. Kelsey.
▲Sauk Rapids*† ...Benton	Thomas Van Etten.
▲Shakopee*† .....Scott	J. A. SENN.
Shelly*† .....Norman	See Ada.
Sherburne*† .....Martin	T. F. Knappen.
Silver Lake*† ...McLeod	See Glencoe.
▲Slayton*† .....Murray	B. H. Whitney.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sleepy Eye*• † ..... Brown	SOMERVILLE & OLSEN.
South St. Paul*• †. Dakota	See St. Paul.
Springfield*• † ..... Brown	George T. Olson.
Spring Grove*• †. Houston	O. K. Dahle.
Spring Valley*• † Fillmore	J. Q. Farmer.
Staples*• † ..... Todd	E. F. Gummer.
Starbuck*• † ..... Pope	O. J. Johnson.
Steen*• † ..... Rock	See Luverne.
Stephen*• † ..... Marshall	G. A. Carr.
Stewart*• † ..... McLeod	See Glencoe.
Stewartville*• † .. Olmsted	O. E. Hammer.
▲Stillwater*• †. Washington	MANWARING & SULLIVAN.
St. Bonifacius*• † Hennepin	See Minneapolis.
St. Charles*• † ..... Winona	E. Hill.
▲St. Cloud*• † ..... Stearns	R. B. BROWER.
St. Hilaire*• † ... Red Lake	J. K. Hannay.
▲St. James*• † ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*• † ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank
▲St. Peter*• † ..... Nicollet	A. A. STONE.
Swanville*• † .... Morrison	See Little Falls.
Taylor's Falls*• †. Chisago	See St. Paul.
Tenhassen ..... Martin	See Fairmont.
Thief Riv. F'lls*• † Redlake	Henry W. Lee.
Torah*• † ..... Stearns	See St. Cloud.
Tower*• † ..... St. Louis	W. G. Bonham.
Tracy*• † ..... Lyon	C. W. Maln.
Truman ..... Martin	See Welcome.
Twin Valley*• †.. Norman	E. M. Niles.
▲Two Harbors*• † ..... Lake	JOHN DWAN.
Tyler*• † ..... Lincoln	H. A. STRICKER.
Ulen*• † ..... Clay	See Hawley.
Verndale*• † ..... Wadena	A. B. Kling.
Vernon C'ter*• † Blue E'rth	See Mankato.
Virginia*• † ..... St. Louis	M. C. Palmer.
▲Wabasha*• † ..... Wabasha	MULLEN & BOWDITCH.
Wabasso ..... Redwood	See Walnut Grove.
Waconia*• † ..... Carver	See Minneapolis.
▲Wadena*• † ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*• † ..... Cass	J. G. McGARRY.
Walnutgrove*• † .. Redw'd	Mohler & Gooler.
▲Warren*• † ..... Marshall	A. Grindeland.
▲Waseca*• † ..... Waseca	JAMES M HANLEY.
Waterville*• † .... Leueur	G. F. Dullam.
Watkins*• † ..... Meeker	See Eden Valley.
Waverly*• † ..... Wright	See Buffalo.
Welcome*• † ..... Martin	G. M. Hopp.
Wells*• † ..... Faribault	D. A. Odell.
West Concord*• †.. Dodge	W. W. Westcott.
West Duluth*• †. St. Louis	Pealer & Fesler.
▲Wheaton*• † ..... Traverse	O'Hair & Murphy.
▲Willmar*• † .... Kandiyohi	G. H. Otterness.
▲Windom*• †.. Cottonwood	WILSON BORST.
Winnebago C.*• † Fariba'lt	H. L. Bullis.
▲Winona*• † ..... Winona	WEBBER & LEES.
Winthrop*• † ..... Sibley	E. H. Huebner.
Wood Lake*• † Yel'w Med.	See Granite Falls.
Woodstock*• †. Pipestone	See Pipestone.
▲Worthington*• †... Nobles	J. A. TOWN.
Wykoff*• † ..... Fillmore	See Spring Valley.
Zumbrota*• † .... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*• † ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*• † .... Choctaw	See Kosciusko.
Amory*• † ..... Monroe	See Tupelo.
▲Ashland* ..... Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta* ..... Perry	See Hattiesburg.
Baldwyn*• † ..... Lee	Wm. Cox.
▲Batesville*• † ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*• †. Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Belzona* ..... Washington	See Indianola.
Biloxi*• † ..... Harrison	WHITE & NEVILLE.
▲Booneville*• † .... Prentiss	B. A. P. Selman.
▲Brandon*• † ..... Rankin	H. S. Cole.
▲Brookhaven*• † .. Lincoln	A. C. McNair.
Brookville*• † ... Noxubee	See Macon.
▲Canton*• † ..... Madison	F. B. PRATT.
▲Carrollton*• † ..... Carroll	D. A. McEarchen.
▲Carthage* ..... Leake	Lockett & Sullivan.
Centerville*• † . Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*• † ... Coahoma	R. H. WILDBERGER.
▲Coffeeville*• † ... Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*• † ... Lowndes	WILLIAM BALDWIN.
Como Depot*• † .. Panola	Kyle & Shouds.
▲Corinth*• † ..... Alcorn	J. M. Boone.
Crystal Springs*• † Copiah	See Hazlehurst.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*• † ..... Holmes	J. Wiener.
▲Ellisville*• † ..... Jones	Shanny & Street.
Enterprise*• † ..... Clarke	BUCKLEY & HALSELL.
Eupora*• † ..... Webster	Dunn & Dunn.
▲Fayette*• † ..... Jefferson	R. L. Corban.
▲Forest*• † ..... Scott	Jeff. Kent.
▲Friarpoint*• † ... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*• † ..... Amite	F. A. McClain.
Goodman*• † ..... Holmes	See Durant.
▲Greenville*• † Washington	JAYNE & WATSON.
▲Greenwood*• † ..... Leflore	SAM'L L. GWIN.
▲Grenada*• † ..... Grenada	ROBERTSON HORTON.
Gulfport*• † ..... Harrison	F. M. Evans.
▲Hattlesburg*• † ..... Perry	S. E. Travis.
▲Hazlehurst*• † ..... Copiah	R. N. MILLER.
▲Hernando*• † ..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*• †. Marshall	STRICKLAND & GAREY.
▲Houston* ..... Chickasaw	Lyon & Stockett.
▲Indianola*• † ... Sunflower	Baker & Moody.
▲Iuka*• † ..... Tishomingo	J. A. E. Pyle.
" ..... "	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
¶▲Jackson*• † ..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*• .... Coahoma	See Clarksdale.
▲Kosciusko*• † ..... Attala	ANDERSON & DAVIS.
Laurel*• † ..... Jones	T. G. McCallum.
▲Leakesville ..... Greene	J. E. Alderman.
Leland*• † .... Washington	See Greenville.
▲Lexington*• † ..... Holmes	H. S. HOOKER, Jr.
▲Liberty* ..... Amite	See Gloster
▲Louisville* ..... Winston	Hopkins & Gully.
▲Macon*• † ..... Noxubee	HELM & ALLGOOD.
▲Magnolia*• † ..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*• † ..... Pike	J. B. Webb.
▲Meadville* ..... Franklin	See Fayette.
▲Meridian*• † ... Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*• † Harr'n	See Bay St. Louis.
▲Monticello* .... Lawrence	J. H. Arrington.
Moss Point*• † ..... Jackson	C. H. Wood.
▲Natchez*• † ..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*• † .... Union	See Lee Crum.
Newton*• † ..... Newton	J. R. Byrd.
Ocean Springs*• † Jackson	See Scranton.
Okolona*• † .... Chickasaw	Stovall & Williams.
▲Oxford*• † ..... Lafayette	H. A. Barr.
▲Paulding* ..... Jasper	Stone Peavours.
▲Philadelphia*.... Neshoba	H. H. Rodgers.
Pickens*• † ..... Holmes	See Lexington.
▲Pittsboro* ..... Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*• † ..... Pontotoc	O. C. Carr.
Poplarville*• † Pearl River	Shivers & Shivers.
▲Port Gibson*• †. Claiborne	J. McMARTIN.
▲Purvis*• † ..... Marion	Henry Mounger.
▲Quitman*• † ..... Clarke	See Meridian.
▲Raleigh*• † ..... Smith	See Forest.
▲Raymond*• † ..... Hinds	D S Fearing.
▲Ripley*• † ..... Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*• † ..... Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*• † ..... Panola	Boothe & Boothe.
▲Scranton*• † ..... Jackson	H. BLOOMFIELD
▲Senatobia*• † ..... Tate	J. F Dean.
▲Starkville*• † .. Oktibbeha	CARROLL & MAGRUDER.
Summit*• † ..... Pike	J. B. Holden.
Tchula*• † ..... Holmes	See Lexington.
Terry*• † ..... Hinds	B. F. Fortner.
▲Tunica*• † ..... Tunica	Henderson & Bankston.
▲Tupelo*• † ..... Lee	ALLEN & ROBINS.
Utica*• † ..... Hinds	See Jackson.
▲Valden*• † ..... Carroll	McClurg & Flowers.
▲Vicksburg*• † .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb
▲Water Valley*• †.. Yalob'a	BREWER & WILSON.
▲Waynesboro*• † ... Wayne	C. R. Pitts.
Wesson*• † ..... Copiah	See Hazlehurst.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* ..... Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootie, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*†.....Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock*..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†..... Lawrence	E. J. WHITE.
Auxvasse*†..... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina
Barnard*†..... Nodaway	P. J. Hainey.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†..... Henry	R. R. Phipps.
▲Bloomfield*†.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malugen.
▲Boonville*†..... Cooper	M. V. DRAFFEN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†.... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†.....Linn	A. A. BAILEY.
Browning*†..... Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†..... Bates	SMITH & STANLEY.
Calnesville*†.... Harrison	S. P. Davisson.
Calhoun*†..... Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†.....Macon	See Macon City.
Camden Point*†...Platte	See Platte City.
Cameron*†..... Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†. C. Gir.	B. F DAVIS.
Carl Junction*†.. Jasper	See Joplin.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†.....Jasper	See Webb City.
▲Carthage*†..... Jasper	H. H. HARDING.
▲Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*•.....Barry	T. M. Allen.
Center*†..... Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*..... Reynolds	Z. C. Smith.
Centralia*†.....Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†. Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†. Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	R. F. Davis.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†.... Moniteau	See California.
Clarksdale*†..... DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†.....St. Louis	See Central
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†..... Henry	C. C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*•.....Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†.....Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*.....Dade	See Greenfield.
▲Danville*... Montgomery	See Montgomery City.
Darlington*†..... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†..... Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Lile.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†.....Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Banister.
Elmo*†.....Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†.....Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	C. H. COPPINGER.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†.....Audrain	See Laddonia.
▲Farmington*. St. Francois	M. R. SMITH.
Faucett*†.....Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†..... Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth* ..... Taney	Wm. H. Johnson.
Foster*..... Bates	See Butler.
Frankford*†..... Pike	Jesse B Jones.
▲Fredericktown*†Madis'n	E. D Anthony.
Freeman*†..... Cass	See Harrisonville.
▲Fulton*†..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry ..... Gentry	See Darlington.
Gibbs*†..... Adair	See La Plata.
Gilliam*†..... Saline	See Slater.
Gilman City• ....Harrison	Charles D. Knight.
Glasgow*†..... Howard	H. C. COCKERILL.
Glenwood*†.....Schuyler	H. D. B. Cutler.
Golden City*†.....Barton	H. A. Raymond.
Gorin*†..... Scotland	See Memphis.
Gower*†..... Clinton	See Plattsburg.
Graham* ..... Nodaway	See Maitland.
Granby*†..... Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†..... Worth	J. E. SCHOOLER.
Green Castle*.....Sullivan	See Milan.
Green City*†.....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*..... Wayne	See Piedmont.
Guilford*†..... Nodaway	See Barnard.
Hale*†..... Carroll	W. T. Dixon.
Hallsville*†..... Boone	See Columbia.
Hamilton*†..... Caldwell	S. M. YOUNG.
Hannibal*†..... Marion	F. W. NEEPER.
Hardin*†..... Ray	J. T. Allbritain.
Harris*†..... Sullivan	C. B. Harris.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
▲Hartville*..... Wright	J. W. Jackson.
Harwood*†..... Vernon	See Nevada.
Hayti*..... Pemiscot	J. E. Duncan.
▲Hermann*†...Gasconade	AUGUST MEYER.
▲Hermitage*..... Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†. Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†..... Johnson	J. P. Orr.
Holt*†..... Clay	D. L. Wilhoit.
Hopkins*†..... Nodaway	S. E. Browne.
▲Houston*..... Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†..... Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.

Report Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hunnewell*•†.....Shelby	See Shelbina.
▲Huntsville*•† .. Randolph	JOHN N. HAMILTON.
Hurdland*•† .....Knox	See Edina.
Iberia*..... Miller	See Dixon.
▲Independence*•† Jackson	ALBERT M. OTT.
▲Ironton*•†..... Iron	William R. Edgar.
▲Jackson*•†. Cape Girard'u	W. H. Miller.
Jameson*•†.....Daviess	See Gallatin.
Jamesport*•†.....Daviess	SAM W. BUZARD.
Jamestown*† ...Moniteau	See California.
Jasper*•† .....Jasper	See Lamar.
¶▲Jefferson City*•† ...Cole	F. M. BROWN.
Jerico* .....Cedar	See Stockton.
Jonesburg*•† Montg'mery	Johnson & Drunert.
Joplin*•†.....Jasper	JAMES P. MEAD.
▲Kahoka*•†.....Clark	Charles Hiller.
Kansas City*•†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*•†.....Clay	See Liberty.
▲Kennett*•†.....Dunklin	C. P. Hawkin.
▲Keytesville*•†...Chariton	O. F. SMITH.
Kidder*•†.....Caldwell	See Kingston.
King City*•† .....Gentry	J. W. Sullinger.
▲Kingston*•† .....Caldwell	C. S. McLaughlin.
Kingsville*•† .....Johnson	See Warrensburgh.
▲Kirksville*•†.....Adair	RIEGER & RIEGER.
Kirkwood*•†....St. Louis	O. G. MUDD.
Knobnoster*•†...Johnson	S. G. Kelley.
Knox City*•†.....Knox	See Edina.
La Belle*•† .....Lewis	E. A. Dowell.
Laclede*•† .....Linn	O. F. Libby.
Laddonia*•†.....Audrain	E. C. Kennan.
La Grange*•†.....Lewis	George R. Davis.
▲Lamar*•† .....Barton	COLE & BURNETT.
Lamonte*•†.....Pettis	See Sedalia.
▲Lancaster*•†.....Schuyler	N. M. Shelton.
La Plata*•†.....Macon	Joseph Park.
Laredo*•†.....Grundy	See Trenton.
Lathrop*•†.....Clinton	See Plattsburg.
Latour*•† .....Johnson	See East Lynne.
Lawson*•† .....Ray	See Richmond.
▲Lebanon*•†.....Laclede	J. P. NIXON.
Lee's Summit*•†.Jackson	T. J. Hackler.
Leeton*•† .....Johnson	See Warrensburg.
Lemonville*•†.....Putnam	See Unionville.
Lewistown*•† .....Lewis	R. J. McNally.
▲Lexington*•†...Lafayette	ALEXANDER GRAVES.
Liberal*•† ..... Barton	Grant Comfort.
▲Liberty*•†.....Clay	MARTIN E. LAWSON.

Town and County.	Name.
Licking*.....Texas	W. H. Craven.
Lincoln*•†..... Benton	See Warsaw.
▲Linn*†..... Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*•†..... Linn	George B. Milburne, Jr.
Lock Spring*•†...Daviess	See Gallatin.
Lockwood*•†.....Dade	A. J. Young.
Louisiana*•†.....Pike	JAMES W. REYNOLDS
Lowry City*•†....St. Clair	See Osceola.
Lucerne*•†..... Putnam	T. B. Davis.
Ludlow*•†.....Livingston	See Chillicothe.
Luray*•†..... Clark	See Kahoka.
Lutesville*•†....Bollinger	See Marblehill.
▲Macon*•†..... Macon	JOHN A. WHITE.
Madison*•†..... Monroe	George W. Ferrell.
Maitland*•† ..... Holt	R. B. Bridgeman.
Malden*•† .....Dunklin	John T. McKay.
Malta Bend*•†.....Saline	See Marshall.
Mansfield*•†.....Wright	L. D. Marr.
▲Marblehill*†.... Bollinger	W. K. Chandler.
Marceline*•† ..... Linn	Harry K. & H. J. West.
Marionville*•†. Lawrence	C. C. Matlock.
▲Marshall*•†..... Saline	T. H. HARVEY.
▲Marshfield*•†...Webster	HARRY FYAN.
Martinsburg*•†..Audrain	See Mexico.
▲Maryville*•†.... Nodaway	C. A. ANTHONY.
▲Maysville*•†..... DeKalb	Frank Costello.
Mayview*•†.... Lafayette	See Higginsville.
McFall*•†..... Gentry	C. S. Lockwood.
Meadville*•†..... Linn	E. D. Harvey.
▲Memphis*•†..... Scotland	N. M. PETTINGILL.
Mendon*•†..... Chariton	See Keytesville.
Mendota*•†..... Putnam	See Unionville.
Mercer*•†.....Mercer	See Lineville, Iowa.
Merwine*..... Bates	See Butler.
▲Mexico*•†.....Audrain	GEORGE ROBERTSON.
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*•†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*•†.... Clay	L. G. Hopkins.
Moberly*•†..... Randolph	WILLARD P. CAVE.
Mokane*•† ..... Callaway	See Tebbetts.
Monett*•† .....Barry	JOHN T. BURGESS.
Monroe City*•†.. Monroe	R. B. Bristow.
Montgomery City*•†Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*•†.....Henry	N. B. Conrad.
Morley*•†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*•† ..... Holt	D. W. Porter.
Mountain Grove*•† Wri't	C. F. Evans.
Mt. Moriah*.... Harrison	See Bethany.
▲Mt. Vernon*•† .Lawrence	Emory Foraback.
Nelson*•†..... Saline	Wm. D. Bush.
▲Neosho*•†.....Newton	GEORGE HUBBERT.
▲Nevada*•†..... Vernon	R. B. COOK.
Newark* ..... Knox	See Edina.
New Cambria*•†.. Macon	B. D. Nortoni.
New Florence*•†..Mont'y	T. J. Powell.
New Franklin*•† Howard	M. T. Bollinister.
New Hampton*† Harrison	See Bethany.
New Haven*•†.. Franklin	See Washington.
▲New London*•†..... Ralls	JOHN MEGOWN.
▲New Madrid*•† New Mad.	ROBERT RUTLEDGE.
Newtown*•†..... Sullivan	See Trenton.
Niangua*•†..... Webster	See Marshfield.
Norborne*•†..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*•†....Jackson	See Blue Springs.
Odessa*•†.....Lafayette	N. M. Houx.
Olean*•†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	T. C. DUNGAN.
Oronogo*•† ..... Jasper	See Webb City.
Orrick*•†..... Ray	See Richmond.
Osborn*•†.....DeKalb	P. M. Hatch.
▲Osceola*•†..... St. Clair	Mann & Daniel.
Osgood*•† ..... Sullivan	See Milan.
Otterville*•†..... Cooper	Thomas J. Starke.
▲Ozark*•† ..... Christian	W. A. LONG.
Pacific*•†.....Franklin	See Washington.
▲Palmyra*•†.....Marion	W. M. BOULWARE.
▲Paris*•†..... Monroe	J. R. REYNOLDS.
Parkville*•† ..... Platte	James Brown.
Parnell*•†.....Nodaway	See Sheridan.
Pattonsburg*•†...Daviess	T. A. Gaines.
Pax*.....Lawrence	See Mt. Vernon.
Perry*•†..... Ralls	See Hannibal.
▲Perryville*•†..... Perry	EDWARD ROBB.
Piedmont*•†.....Wayne	DURHAM & DAVIS.
Pierce City*•†..Lawrence	F. C. Johnston.
Pilotgrove*•† .....Cooper	See Boonville.
▲Pineville*.....McDonald	J. A. Sturges.
▲Platte City*•†.....Platte	N. B. Anderson.
▲Plattsburg*•† .... Clinton	E. C. HALL.
Pleasant Hill*•†..... Cass	GEORGE W. BRUCE.
Polo*•†..... Caldwell	F. B. Klepper.
▲Poplarbluff*•†..... Butler	S. M. CHAPMAN.
Portland*•† ..... Callaway	See Fulton.
▲Potosi*•†.... Washington	E. M. Dearing.
Powersville*•†... Putnam	E. C. Wickless.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Princeton*†.....Mercer	IRA B. HYDE.
Purdin*†.....Linn	See Laclede.
Puxico*†.....Stoddard	See Bloomfield.
Queen City*†...Schuyler	W. M. Saxbury.
Quitman*†.....Nodaway	A. Collins.
Ravanna*.....Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*†.....Cass	See Harrisonville.
Rea*†.....Andrew	See Savannah.
Republic*†.....Greene	Mooneyham & Mooneyham.
Rhineland*†Montgomery	See Hermon.
Rich Hill*†.....Bates	TEMPLETON & HALES.
Richland*†.....Pulaski	S. J. Manes.
▲Richmond*†.....Ray	C. T. GARNER.
Ridgeway*†...Harrison	See Bethany.
Rocheport*†.....Boone	See Boonville.
▲Rockport*†....Atchison	Hunt & Bailey.
Rockville*†.....Bates	W. E. Heyle.
Rogersville*†...Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*†.....Andrew	See Savannah.
Rothville*†.....Chariton	See Keytesville.
Russellville*†.....Cole	See Jefferson City.
Rutledge*†.....Scotland	See Memphis.
▲Salem*†.....Dent	L. Judson.
Salisbury*†.....Chariton	W. S. STOCKWELL.
Sarcoxie*†.....Jasper	D. M. Roper.
▲Savannah*†.....Andrew	WILLIS G. HINE.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†.....Pettis	C. C. KELLY.
Seneca*†.....Newton	R. J. Balch.
Seymour*†.....Webster	A. H. Davis.
Shelbina*†.....Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*.....Shelby	P. B. Dunn.
Sheldon*†.....Vernon	J. P. Jones & Son.
Sheridan*†.....Worth	A. N. Tibbels.
Sikeston*†.....Scott	J. W. Moore.
Silex*†.....Lincoln	See Troy.
Skidmore*†.....Nodaway	W. M. Howden.
Slater*†.....Saline	C. P. STARTS.
Smithton*†.....Pettis	See Sedalia.
Smithville*†.....Clay	Z. S. Collins.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*†.....Christian	See Ozark.
Spickard*†.....Grundy	J. A. Denslow.
▲Springfield*†.....Greene	WHITE & McCAMMON.
Stanberry*†.....Gentry	C. A. RATCLIFFE.
▲Steelville*†.....Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewardsville*†.De Kalb	B. F. Clark.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†.....Phelps	See Rolla.
▲St. Joseph*†..Buchanan	JOHNSON RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to American Exch. Bank.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*.....Cedar	JAMES MASTERS.

Town and County.	Name.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†.....Franklin	Charles E. Farrar.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	ROBERT FULKERSON.
Tarkio*†.....Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Meeks.
Tina*†.....Carroll	George D. Williams.
Tipton*†.....Moniteau	W. F. Quigley.
▲Trenton*†.....Grundy	HUGH C. SMITH.
Triplett*†.....Chariton	See Keytesville.
Troy*†.....Lincoln	R. S. Sutton.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*†.....Miller	L. N. Musser.
▲Union*†.....Franklin	Charles F. Gallenkamp.
Union Star*†....De Kalb	Henry Boone.
▲Unionville*†.....Putnam	B. H. BONFOEY.
Urich*†.....Henry	J. A. Overbey.
▲Vanburen*†.....Carter	Daniel Huett.
Vandalia*†.....Audrain	W. W. Botts.
Verona*†.....Lawrence	See Monett.
▲Versailles*†.....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*†.....Vernon	See Nevada.
Walnut Grove*†.Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*†.....Warren	Peers & Morsey.
▲Warsaw*†.....Benton	H. P. Lay.
Washington*†..Franklin	Jesse H. Schaper.
Watson*†.....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†.....Clark	See Kahoka.
▲Waynesville*.....Pulaski	W. H. Locker.
Weatherby*†.....DeKalb	See Maysville.
Weaubleau*.....Hickory	Theodore Ruett.
Webb City*†.....Jasper	REDDING & OWEN.
Wellington*†..Lafayette	See Lexington.
Wellsville*.Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*†.....Atchison	J. W. Peck.
Weston*.....Platte	Charles H. Hillix.
▲West Plains*†.....Howell	OLDEN & ORR.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*†..Livingston	See Chillicothe.
Willow Springs*†Howell	A. MULLINIX.
Windsor*†.....Henry	James P. Allen.
Winfield*†.....Lincoln	W. H. Jackson.
Winigan*.....Sullivan	See Greencastle.
Winston*†.....Daviess	See Gallatin.
Wyaconda*†.....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*†.....Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch.
▲Billings*†....Yellowstone	W. M. JOHNSTON.
▲Boulder*†.....Jefferson	George F. Cowan.
▲Bozeman*†.....Gallatin	LUCE & LUCE.
Bridger.....Carbon	See Red Lodge.
▲Butte*†.....Silver Bow	CORBETT & LEE. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau*.....Teton	J. G. Blair.
Columbia Falls*†Flath'd	R. L. Oliver.
Deerlodge...*†Deerlodge	Edward Scharnikow.
▲Dillon*†....Beaver Head	JOHN O. WILLIS.
Forsyth*†.....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*†.....Valley	J. J. Kerr.
Glendale*....Beaver Head	See Dillon.
▲Glendive*†.....Dawson	Thomas C. Holmes.
▲Greatfalls*†.....Cascade	SAM'L STEPHENSON.
▲Hamilton*†.....Ravalli	Charles M. Crutchfield.
¶▲Helena*†Lewis and Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*†.....Flathead	Sanford & Grubb.
▲Lewistown*†.....Fergus	W. M. Blackford.
▲Livingston*.....Park	H. J. MILLER.
▲Miles City*†.....Custer	GEORGE R. MILBURN.
▲Missoula*†.....Missoula	THOMAS G. MARSHALL.
Neihart*†.....Cascade	Richard Bennett.
▲Phillipsburg*†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*†.....Carbon	George W. Pierson.
Sandcoulee*†.....Cascade	See Great Falls.
Stevensville*†....Ravalli	GEORGE T. BAGGS.
Stockette.....Cascade	See Great Falls.
▲Townsend*†.Broadwater	J. E. Kanouse.
Twin Bridges*•..Madison	See Virginia City.
▲Virginia City*†..Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*†.....Dawson	See Glendive.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEBRASKA.

Town and County.	Name.
▲Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Boxbutte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•†..Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Searly.
▲Auburn*•† ..... Nemaha	B. FRANK NEAL.
▲Aurora*•† ..... Hamilton	STANLEY & COYKENDALL.
Avoca*•† ..... Cass	C. E. Tefft.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barnston*•† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*•† ..... Redwillow	See McCook.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battlecreek*•† ...Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† .... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•† ..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	H. B. Waldron.
Berlin*•† ..... Otoe	See Nebraska City.
Bertrand*•† ..... Phelps	R. J. Abara.
Bigspring*•† ..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	F. S. HOWELL.
Bloomfield*•† ..... Knox	W. De Funk.
▲Bloomington*•†. Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	R. A. ▸IMPSON.
Bluespringa*•† ..... Gage	C. S. Otis.
Boelus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H. Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•† .... Custer	J. R. DEAN.
Bromfield*•† ..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Brunos*•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Masters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	Guy Laverty.
▲Butte* ..... Boyd	D. A. Harrington.
Callaway*•† ..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•† ..... Franklin	Sheppard & Black.
Carleton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedarbluffs*•†.. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*•†... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	See Central City.
Clarkson*•† ..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•† ..... Cherry	See Valentine.
Coleridge*•† ..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Ladin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE I. FOSS.
Culbertson*•† .Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† ... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	C. W. Rosa.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	See Crete.
Douglas*•† ..... Otoe	Charles H. Marshall.
Dubois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S. Littlefield.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† .... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Waterloo.
Elm Creek*•† ..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•† ..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.
▲Fremont*•† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	W. F. Critchfield.
▲Gandy*..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN.
Genoa*•† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*•† ..... Clay	See Fairfield.
Gordon*•† ..... Sheridan	S. H. Laird.
Gothenburg*•† .. Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	R. R. HORTH.
▲Grant*•† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*•† ..... Cass	See Ashland.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	See Papillion.
Guiderock*•† ..... Webster	See Red Cloud.
Haigler*•† ..... Dundy	See Belkelman.
Hallam*•† ..... Lancaster	See Lincoln.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*•† ..... Sioux	G. Guthrie.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*•† .. Sheridan	D. T. Taylor
▲Hebron*•† ..... Thayer	J. T. McCUISTION.
▲Hemingford*•† Boxbutte	W. M. Iodence.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† ..... Lancaster	W. B. Morrison.
Hildreth*•† ..... Franklin	See Holdrege.
▲Holdrege*•† ..... Phelps	ROBERT ST. CLAIR.
Holstein*•† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	See Fremont.
Howe*•† ..... Nemaha	See Auburn.
Howell*•† ..... Colfax	See Leigh.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. A. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	S. S. Bishop.
Indianola*•† .. Redwillow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Kearney.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•† ..... Nemaha	I. H. Clagett.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
Kearney*•† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*•† ..... Adams	S. H. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ▲Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Kennard*•† .. Washington	See Blair.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel*•† ..... Cedar	F. P. Voter.
Lawrence*•† ..... Nuckolls	See Nelson.
Lebanon*•† .. Redwillow	See Indianola.
Leigh*•† ..... Colfax	W. H. Carleton.
▲Lexington*•† ..... Dawson	E. A. COOK.
Liberty*•† ..... Gage	See Beatrice.
¶▲Lincoln*•† ..... Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† ..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† ..... Sherman	See Loup.
Lodgepole*•† ... Cheyenne	See Sidney.
Longpine*•† ..... Brown	J. S. Davisson.
Loomis*•† ..... Phelps	Thomas L. Doherty.
Louisville*•† ..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	Milo Warren.
Lyons*•† ..... Burt	Fremont Everett.
▲Madison*•† ..... Madison	WILLIS E. REED.
Madrid*•† ..... Perkins	See Grant.
Malmo*•† ..... Saunders	See Wahoo.
Marquette*•† ... Hamilton	See Aurora.
Mason City*• ..... Custer	See Ansley.
Maywood*•† ..... Frontier	See Stockville.
▲McCook*•† ..... Redwillow	C. E. ELDRED
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
Meadow Grove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. O. Detweiler.
Miller*•† ..... Buffalo	O. F. Hamilton.
Milligan*•† ..... Fillmore	See Geneva.
▲Minden*•† ..... Kearney	L. W. HAGUE.
Monroe*..... Platte	See Columbus.
Morsebluff*•† ... Saunders	See Wahoo.
▲Mullen*•† ..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neitzel.
Murray*•† ..... Cass	See Plattsmouth.
▲Nebraska City*•† ..... Otoe	WILLIAM HAYWARD.
Nehawka*•† ..... Cass	See Weeping Water.
▲Neligh*•† ..... Antelope	Charles H. Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Auburn.
New Castle•† ..... Dixon	See Ponca.
Newman Grove*•† Madi'n	C. A. Randall.
Newport*•† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholin.
Norfolk*•† ..... Madison	W. M. ROBERTSON.
Northbend*•† ..... Dodge	Ernest Kern.
▲North Platte*•† .. Lincoln	HILLIARD S. RIDGELY.
Oak*•† ..... Nuckolls	See Nelson.
Oakdale*•† ..... Antelope	M. B. Putney.
Oakland*•† ..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Blue Springs.
▲Ogallala*•† ..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	C. A. Fowler.
▲Omaha*•† ..... Douglas	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, U. S Nat'l Bank Bldg. Refers to U. S. National Bank.
" ..... "	McGILTON & HERRING, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*•† ..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
Orchard*•† ..... Antelope	See O'Neill.
▲Ord*•† ..... Valley	H. E. OLESON.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•† ..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	Wm. H. Chappell.
Overton*•† ..... Dawson	See Lexington.
Oxford*•† ..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•† ..... Hitchcock	See Hayes Center.
Palmer*•† ..... Merrick	See Central City.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*• ..... Lancaster	John T. Marshall.
▲Papillion*•† ..... Sarpy	James Hassett.
▲Pawnee City*•† ... Pawnee	G. E. BECKER.
▲Pender*•† ..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•† ..... Boone	O. F. Plum.
Phillips*•† ..... Hamilton	See Aurora.

Town and County.	Name.
▲Pierce*•† ..... Pierce	Douglas Cones.
Pilger*•† ..... Stanton	See Stanton.
Plainview*•† ..... Pierce	I. H. SEABURY.
Platte Center*•† ..... Platte	George N. Hopkins.
▲Plattsmouth*•† ..... Cass	BYRON CLARK.
Pleasanton*•† ..... Buffalo	See Kearney.
Plymouth*•† ..... Jefferson	See Fairbury.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•† ..... Saunders	See Wahoo.
Ragan*•† ..... Harlan	See Alma.
Randolph*•† ..... Cedar	G. W. Wiltsie.
Ravenna*•† ..... Buffalo	J. E. Mellett.
▲Red Cloud*•† ..... Webster	E. W. OVERMAN.
Republican City*•† Harlan	N. J. Ludi.
Reynolds*•† ..... Jefferson	See Fairbury.
Rising City*..... Butler	See David City.
Riverton*•† ..... Franklin	See Red Cloud.
Rogers*•† ..... Colfax	See Schuyler.
Ruloo*•† ..... Richardson	George D. Kirk.
Rushville*•† ..... Sheridan	C. Patterson.
Salem*•† ..... Richardson	J. A. Sheffer.
Sargent*..... Custer	E. P. Savage.
Saronville*•† ..... Clay	See Sutton.
▲Schuyler*•† ..... Colfax	C. J. PHELPS.
Scribner*•† ..... Dodge	Henry M. Kidder.
▲Seward*•† ..... Seward	J. J. THOMAS.
Shelby*•† ..... Polk	See Osceola.
Shelton*•† ..... Buffalo	J. F. Walker.
Shickley*•† ..... Fillmore	C. W. Price & Co.
Shubert*•† ..... Richardson	See Falls City.
▲Sidney*•† ..... Cheyenne	LEROY MARTIN.
Silver Creek*•† ... Merrick	See Central City.
Smithfield*•† ..... Gosper	See Elwood.
Snyder*•† ..... Dodge	See Fremont.
South Bend*•† ..... Cass	See Greenwood.
South Omaha*•† .. Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*•† ..... Sarpy	See Papillion.
▲Springview*..... Keyapaha	C. E. Lear.
Stamford*•† ..... Harlan	See Orleans.
▲Stanton*•† ..... Stanton	A. A. KEARNEY.
Staplehurst*•† ..... Seward	See Seward.
St. Edward*•† ..... Boone	J. E. Wilson.
▲St. Paul*•† ..... Howard	B. D. HAYWARD.
Steinauer*•† ..... Pawnee	See Pawnee City.
Stella*•† ..... Richardson	See Falls City.
Sterling*•† ..... Johnson	E. R. Hitchcock.
▲Stockville* ..... Frontier	L. H. Cheney.
Strang*•† ..... Fillmore	G. D. Mathewson.
Stratton*•† ..... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•† ..... Holt	J. A. Rice.
Sumner*•† ..... Dawson	See Lexington.
Superior*•† ..... Nuckolls	C. E. Adams.
Surprise*•† ..... Butler	See David City.
Sutherland*•† ..... Lincoln	See North Platte
Sutton*•† ..... Clay	E. E. Hairgrove.
Swanton*•† ..... Saline	See Wilber.
Syracuse*•† ..... Otoe	F. E. Brown.
Tablerock*•† ..... Pawnee	See Pawnee City.
Talmage*•† ..... Otoe	D. W. Livingston.
▲Taylor*•† ..... Loup	C. I. Bragg.
▲Tecumseh*•† ..... Johnson	S. P. DAVIDSON.
▲Tekamah*•† ..... Burt	A. N. Corbin, Jr.
Thayer*•† ..... York	See York.
▲Thedford*•† ..... Thomas	John H. Evans.
Tilden*•† ..... Madison	F. L. Putney.
Tobias*•† ..... Saline	See Fairbury.
▲Trenton*•† ..... Hitchcock	W. D. Robinson.
▲Tryon ..... McPherson	See North Platte.
Ulysses*•† ..... Butler	C. M. Skiles.
Unadilla*•† ..... Otoe	See Syracuse.
Union*•† ..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•† ..... Franklin	See Holdrege.
Utica*•† ..... Seward	H. M. Coleman.
▲Valentine*•† ..... Cherry	F. M. Walcott.
Valley*•† ..... Douglas	See Omaha.
Valparaiso*•† ... Saunders	See Wahoo.
Verdigris* ..... Knox	See Niobrara.
Verdon*•† ..... Richardson	See Falls City.
Vesta*•† ..... Johnson	See Tecumseh.
Waco*•† ..... York	See York.
▲Wahoo*•† ..... Saunders	M. NEWMAN.
Wakefield*•† ..... Dixon	J. H. Brown.
Wallace*•† ..... Lincoln	See Grant.
Wauneta*•† ..... Chase	See Imperial.
Wausa*•† ..... Knox	H. M. McLeod.
Waverly*•† ..... Lancaster	See Lincoln.
▲Wayne*•† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*•† ... Cass	A. L. Timblin.
Western*•† ..... Saline	See Wilber.
Weston*•† ..... Saunders	See Wahoo.
▲West Point*•† ..... Cuming	T. M. MOODIE.
▲Wilber*•† ..... Saline	J. H. Grimm.
Wilcox*•† ..... Kearney	E. C. Dailey.
Wilsonville*•† ..... Furnas	See Beaver City.
Winside*•† ..... Wayne	H. E. Simons.
Wisner*•† ..... Cuming	Oliver Oleson.
Woodlake*•† ..... Cherry	See Valentine.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Wood River*•†.....Hall	O. M. Quackenbush.
Wymore*•†.....Gage	A. D. McCandless.
▲York*•† .....York	CHARLES F. STROMAN.
Yutan*•†..... Saunders	See Wahoo.

NEVADA.

▲Austin*•†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria†.. Esmeralda	See Hawthorne.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	E. S. Farrington.
▲Ely*..... White Pine	Frank K. Murphy.
▲Eureka*•†.....Eureka	P. Breen.
Gardnerville*•....Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Ploche*†..... Lincoln	George S. Sawyer.
▲Reno*•†..... Washoe	S. SUMMERFIELD.
▲Stillwater..... Churchill	T. H. Kent.
▲Virginia City*•†.... Storey	W. E. F. DEAL.
Wadsworth*•†.... Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•†.....Belknap	See Laconia.
Andover*•†... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†... Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	MATTHEWS & SAWYER.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•†..... Strafford	W. F. NASON.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†... Rockingham	W. H. Drury.
▲Exeter*•†... Rockingham	EASTMAN & HOLLIS.
Farmington*•†..Strafford	Samuel S. Parker.
Fitzwilliam*•.... Cheshire	Amos J. Blake.
Francestown*•†. Hillsboro	See Peterboro.
Franklin*•†... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*•†... Hillsboro	Samuel Upton.
Gorham*•†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*•†... Hillsboro	Herbert J. Taft.
Hanover*•†.....Grafton	George H. Hitchcock.
▲Haverhill*•†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•†.....Cheshire	E. J. Temple.
▲Keene*•†..... Cheshire	BATCHELDER & FAULKNER
▲Laconia*•†..... Belknap	STONE & SHANNON.
Lakeport*•†.....Belknap	Hibbard & Hibbard.
▲Lancaster*•†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•†..... Grafton	C. A. DOLE.
Lisbon*•†.....Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†..Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*•†..... Belknap	Bertram & Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
North Conway*•†.Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*•†.....Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•†.Rock'ham	JOHN W. KELLEY.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† ... Strafford	WORCESTER, GAFNEY & SNOW.
Salmon Falls*•†.Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*•†..... Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*•† .....Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†.Atlantic	THOMPSON & COLE.
Atlantic High'ds*•† Mon.	CHARLES HARVEY.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†..... Burlington	See Burlington.
Bloomfield*•†..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†.Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	WILLIAM A. LOGUE.
Burlington*•†.Burlington	HOWARD FLANDERS.
Butler*•†..... Morris	See Paterson.
Caldwell*•†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†.... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†.Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingswood*•...Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	J. H. NEIGHBOUR
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*•† ..... Salem	Abram Cochran.
Englewood*•†.....Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*• .... Essex	See Newark.
▲Freehold*•†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	Wm. M. Johnson.
Hackettstown*•†.Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ... Atlantic	A. E. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*•†....Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	LEWIS R. McCULLOCH.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*•†. Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney*†..... Hudson	See Jersey City.
Keyport*•†....Monmouth	B. B. Ogden.
Lakewood*•†..... Ocean	J. H. Brown.
Lambertville*•†.Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	B. P. MORRIS.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	R. W. Dayton.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•†.....Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Montclair*† ..... Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*† .... Morris	HENRY C. PITNEY, JR.
▲Mount Holly*†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*† ..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*† ..Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*† ..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*† ..... Essex	BLAKE & HOWE.
Oxford*† ..... Warren	See Belvidere.
Palmyra*† .... Burlington	See Burlington.
Passaic*† ..... Passaic	JOHN T. VAN RIPER.
▲Paterson*† ..... Passaic	JAMES G. BLAUVELT.
Paulsboro*† ..Gloucester	See Woodbury.
Pemberton*† ..Burlington	See Mt. Holly.
Penn Grove*† ..... Salem	See Salem.
Pennington*† .... Mercer	T. D. Durling.
Perth Amboy*†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*† .. Warren	I. Blair Reiley.
Plainfield*† ..... Union	CHARLES A. REED.
Pleasantville*† .. Atlantic	See Atlantic City.
Point Pleasant*† .. Ocean	Thomas Curtis.
Princeton*† ..... Mercer	FERGUS A. DENNIS.
Rahway*† ..... Union	LESLIE LUPTON.
Raritan*† ..... Somerset	See Somerville.
Redbank*† ... Monmouth	EDMUND WILSON.
Ridgewood*† .... Bergen	Cornelius Doremus.
Riverside*† .. Burlington	See Burlington.
Rockaway*† ..... Morris	John F. Stickle.
Rutherford*† .... Bergen	ADDISON ELY.
▲Salem*† ..... Salem	W. T. HILLIARD.
Seabright*† .. Monmouth	See Atlantic Highlands.
Sea Isle City*† .Cape May	Thos. W. Sudlum.
▲Somerville*† ... Somerset	JAMES J. BERGEN.
South Amboy*†Middlesex	See Perth Amboy.
South Orange*† ... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*† ..... Union	WM. D. & L. A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*† .... Ocean	J. W. Carmichael.
Town of Union† ..Hudson	See Hoboken.
¶▲Trenton*† ..... Mercer	WOODBURY D. HOLT. Collections & Specialty.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*† ..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*† ..Cumberland	HENRY S. ALVORD.
Washington*† ... Warren	William A. Stryker.
Weehawken*† .... Hudson	See Hoboken.
Westfield*† ..... Union	See Elizabeth.
West Hoboken*† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*† Middlesex	See Rahway.
▲Woodbury*† . Gloucester	DAVID O. WATKINS.
Woodstown*† ..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*● ..... Otero	William A. Hawkins.
▲Albuquerque*†Bernalillo	JOHNSTON & FINICAL.
▲Aztec* ..... San Juan	Robert C. Prewitt.
▲Carlsbad*† ..... Eddy	FREEMAN & CAMERON.
▲Clayton*† ..... Union	O. T. Toombs.
Deming*† ..... Grant	S. M. Ashenfelter.
East LasVegas*† .SanMig'l	A. A. Jones.
Eddy ..... Eddy	See Carlsbad.
Gallup*† ..... Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*† . Donna Ana	S. B. Newcomb.
▲LasVegas*† .. San Miguel	W. G. HAYDEN.
▲Lincoln* ..... Lincoln	E. W. HULBERT.
▲Los Lunas*† .... Valencia	See Albuquerque.
Magdalena*† .... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*† ..... Colfax	CHARLES SPRINGER.
▲Roswell*† ..... Chaves	Alexander J. Nisbet.
SanMarcial*† .... Socorro	See Socorro.
¶▲Santa Fe*† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*† ..... Grant	BARNES & APPEL.
▲Socorro*† ..... Socorro	W. H. WINTER.
Springer*† ..... Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla. RioAr'ba	See Santa Fe.
Whiteoaks* .. .. Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*† ..... Jefferson	A. F. & T. F. Saunders.
Addison*† ..... Steuben	DELMAR M. DARRIN.
Afton*† ..... Chenango	George A. Haven.
Akron*† ..... Erie	Paxon & Paxon.
¶▲Albany*† ..... Albany	WILLIAM LANSING, Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*† ..... Orleans	SIGNOR & WAGE.
Alfred* ..... Allegany	See Hornellsville.
Allegany*† ..Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*† ..... Suffolk	S. P. Hildreth.
Amsterdam*† ...Montg'y	NISBET & HANSON.
Andes* ..... Delaware	B. Johnson.
Andover*† ..... Allegany	CLAYTON L. EARLEY.
Angelica*† ..... Allegany	D. D. Dickinson.
Antwerp*● ..... Jefferson	John C. Troian.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle* ..... Washington	John B. Conway.
Attica*† ..... Wyoming	O. H. & W. E. Hopkins
▲Auburn*† ..... Cayuga	AMASA J. PARKER.
Aurora*† ..... Cayuga	John A. Hudson.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*† .. Chenango	George I. Skinner.
Baldwinsville*† .Onond'a	Fred. A. Marvin.
▲Ballston Spa*† .. Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	ARTHUR E. CLARK.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ..Chautauqua	F. C. Lewis.
Brockport*† ..... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† ..... Erie	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes.
" ..... "	FRANK H. BUTTON, D.S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camboen*† ..... Onedia	P. H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† .. Montg'y	H. L. Huston.
▲Cananddaigua*† . Ontario	F. H. HAMLIN.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† ..... Madison	D. O. Briggs.
Candor*† ..... Tioga	See Owego.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ... Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ..... Madison	M. H. Kiley.
Champlain*† ..... Clinton	W. H. Dunn.
Chateaugay*† .. Franklin	A. B. Cooney.
Chathamt*† ..... Columbia	McCLELLAN & DARDESS.
Cherryvl'y*† . Chaut'qua	E. M. Curtis.
Cherry Valley*† . Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† ... Madison	Charles Kellogg.
Churchville*† ..... Monroe	See Brockport.
Cincinnatus*● ... Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cleveland*† .....Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*†...Schoharie	C. H. Holmes.
Cohocton*† .....Steuben	S. J. Depew.
Cohoes*† .. ..Albany	HENRY A. STRONG.
Cold Spring*† ...Putnam	W. H. Haldane.
Collegepoint*† ...Queens	Wm. Sutter.
▲Cooperstown*†...Oneida	Charles T. Brewer.
Corning*† .....Steuben	WM. J. TULLY.
Cornwall on H.*†.Orange	Daniel E. Pope.
▲Cortland*† .....Cortland	DOUGHERTY & MILLER.
Coxsackie*† .....Greene	See Catskill.
Crown Point*† ...Essex	See Port Henry.
Cuba*† .....Allegany	J. C. Leggett.
Dansville*† ..Livingston	B. G. FOSS.
Dayton*† ..Cattaraugus	N. M. Allen.
▲Delhi*† .....Delaware	Wagner & Fisher.
Depew*† .....Erie	See Lancaster.
Deposit*† .....Broome	C. E. Scott.
Deruyter*† .....Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*†...Herkimer	Geo. P. Ward.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*† .....Yates	LEWIS J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville *†....Chenango	S. B. Cloyes.
East Aurora *†.....Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*†.Suffolk	See Sag Harbor.
E. Randolph*†Cattaraugus	Goodwill & Benson.
Edmeston*† .....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*† .....Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*†.....Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† .....Madison	See Morrisville.
Fairport*†.....Monroe	See Rochester.
Farmer*† .....Seneca	See Ovid.
Far Rockaway*†.Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† .....Allegany	R. L. Richardson.
Fishkill*† .....Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	J. F. Schlosser.
Flushing*† .....Queens	M. D. GOULD.
▲Fonda*† ....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*†. Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Walt.
Fort Plain*†Montgom'ry	D. C. Shultz.
Frankfort*†...Herkimer	H. H. Ingham.
Franklin*† .....Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† .....Nassau	George Wallace.
Friendship*† ....Allegany	A. L. Elliott.
Fulton*† .....Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†..Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† .....Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glencove*† .....Nassau	E. T. Payne.
Glens Falls*† ....Warren	A. J. CHERITREE.
Gloversville*† ....Fulton	BAKER & BURTON.
▲Goshen*†.....Orange	J W. GOTT.
Gouverneur*†.St.Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† .....Chenango	M. F. Porter.
Greenport*†.....Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*†.....Tompkins	H. S. Hopkins.
Hamburg*†.....Erie	Fayette Kelly.
Hamilton*† .....Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*†.....Delaware	Frank Taylor.
Hannibal*† .....Oswego	D. D. Metcalf.
Havana.....Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*† .....Nassau	A. R. Griffin.
▲Herkimer*† ...Herkimer	C. E. SNYDER.
Hermitage* .....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*† .....Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† .....Orleans	H. O. Jones.
Homer*† .....Cortland	E. L. Stone.
Honeoye Falls*†.Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. & H. J. GREENE.
Hornellsville*†...Steuben	BEARD & ALLEN.
Horseheads*†..Chemung	D. C. Curtis.
▲Hudson*† .....Columbia	ISAAC N. COLLIER.
Hume* .....Allegany	E. E. & G. W. Harding.
Huntington*†† ...Suffolk	THOMAS YOUNG.

Town and County.	Name.
Ilion*† .....Herkimer	Thomas & A. D. Richardson.
▲Ithaca*†.....Tompkins	MURRAY E. POOLE.
▲Jamaica*†† .....Queens	WILLIAM W. GILLEN.
Jamestown*†.Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Keeseville*†.....Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† .....Ulster	JOHN G. VAN ETTEN.
Lake Geo.Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† .....Erie	H. B. Van Peyma.
Lansingburg*†.Rensselr	H. N. GREENE.
Leroy*† .....Genesee	W. H. Smith.
Liberty*†.....Sullivan	D. S. Hill.
Lima*† .....Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	FRED I. SMALL.
▲Little Valley*†.Cattar'us	Ernest H. Woodruff.
Livonia*†...Livingston	Charles Ward.
Locke*†.....Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*†.....Lewis	Fred. C. Schraub.
▲Lyons*†.....Wayne	DWIGHT S. CHAMBERLAIN.
Madrid*►....St. Lawrence	F. J. Merriman.
▲Malone*† .....Franklin	GILBERT & WELLS.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†....St. Lawrence	H. B. Chase.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*►.....Orleans	Filkins & Coe.
Mexico*†.....Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†.....Niagara	G. F. Thompson.
Middletown*†.....Orange	DILL & COX.
Milford*►.....Otsego	J. V. Guernsey.
Millbrook*† ... Dutchess	See Poughkeepsie.
Millerton*†..... Dutchess	Collins Sheldon.
Mineola*†.....Nassau	GEORGE B. STODDART.
Mohawk*†.... Herkimer	James B. Rafter.
▲Monticello*†.... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*†...Madison	H. B. Coman.
Mt. Kisco*† Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†..Westc'ter	FRANK A. BENNETT.
Naples*†.....Ontario	Lincoln & Lincoln.
Newark*†..... Wayne	M. I. Greenwood.
New Berlin*†. Chenango	C. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
Newburg*†.....Orange	A. H. F. SEEGER.
▲New City*►..... Rockland	See Spring Valley.
New Paltz*†.....Ulster	J. N. Vanderlyn.
Newport*†.....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	LINCOLN G. BACKUS.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160) Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo W Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H Rothwell. Cable address, "Carswal"
" ..... "	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.

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Town and County.	Name.
▲New York City*† N. Y'k (*Continued.*)	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 43 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York N B A
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., bankers, 32 Nassau St.
" ..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*† ..... Broome	See Deposit.
North Collins*† ..... Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*† ..... Suffolk	C. B. Partridge.
N. Tonawanda*† . Niagara	WARNER & LINDSAY.
Northville*† ..... Fulton	Lee S. Anibal.
▲Norwich*† ..... Chenango	GEO. W. RAY.
Norwood*†. St. Lawrence	Willis J. Fletcher.
Nunda*† ..... Livingston	E. C. Olney.
Nyack*† ..... Rockland	See Haverstraw.
Oakfield*† ..... Genesee	B. F. Hawes.
Ogdensburg*† St. L'w'nce	MALBY & LUCEY.
Olean*† ..... Cattaraugus	CARY, RUMSEY & HASTINGS.
Oneida*† ..... Madison	H. W. COLEY
Oneonta*† ..... Otsego	George M Bristol.
▲Oswego*† ..... Oswego	COON & BENTLEY.
▲Ovid*† ..... Seneca	Benjamin Franklin
▲Owego*† ..... Tioga	CLARK & TRUMAN.
Oxford*† ..... Chenango	W. H. Hyde.
Oyster Bay*† ..... Nassau	Herbert L. Fordham.
Painted Post*† .. Steuben	See Corning.
Palmyra*† ..... Wayne	H. R. DUFFEE.
Parish*† ..... Oswego	H. D. Nutting.
Patchogue*† ..... Suffolk	Walter H. Jaycox.
Pawling*† ..... Dutchess	W. Downing.
Peekskill *† Westchester	LENT & HERRICK.
▲Penn Yan*† ..... Yates	JOHN T. KNOX.
Perry*† ..... Wyoming	Morris A. Lovejoy.
Phelps*† ..... Ontario	Samuel S. Partridge.
Philadelphia*†. Jefferson	J. F. Larue.
Phœnix*† ..... Oswego	A. J. BROWN.
Pike* ..... Wyoming	G. S. Van Gorder.
Pine Plains*† .. Dutchess	Frank Eno.
▲Plattsburg*† ..... Clinton	RILEY & HEALEY.
Poland*† ..... Herkimer	Milton Howe.
Port Chester*† W'stch't'r	JEROME A. PECK.
Port Henry*† ..... Essex	Rowe & Pyrke.
Port Jefferson*† . Suffolk	Thomas J. Ritch, Jr.
Port Jervis*† ..... Orange	WILLIAM H. CRANE.
Potsdam*† . St. Lawrence	A. X. Parker.
▲Poughkeepsie*† Dutchess	CHARLES F. COSSUM.
Prattsburg*● ..... Steuben	James Flaherty.
Pulaski*† ..... Oswego	Irving G. Hubbs.
Randolph*† . Cattaraugus	Crowley & Terry.
Redcreek*† ..... Wayne	C. O. Peterson.
Red Hook*† ..... Dutchess	J. W. Elseffer.
Rensselaer● ... Rensselaer	See Troy.
Rhinebeck*† ..... Dutchess	A. Lee Wager.
Richfield Springs*† O'ego	J. D. Reed.
▲Richmond*† ... Richmond	See New York City.
Richmondville*† . S'h'rie	E. A. Dox.
Ripley*† ..... Chautauqua	See Jamestown.

Town and County.	Name.
▲Riverhead*† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*† ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*† Nas'u	John Lyon.
Rome*† ..... Oneida	A. DELOS KNEELAND.
Rondout*† ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*† ..... Nassau	Eastman & Eastman.
Rushford*† ..... Allegany	R. B. Lanning.
Sag Harbor*† ..... Suffolk	George C. Raynor.
Salamanca*† Catt'raugus	ANSLEY & SPENCER.
Salem*† ..... Washington	Fred Fraser.
Sandycreek*● ..... Oswego	U. Bartlett.
Sandyhill*† ..... Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*● Sarat'ga	C. S. & C. C. LESTER.
Saugerties*† ..... Ulster	M. F. KENNEY.
Sayville*† ..... Suffolk	See Patchogue.
▲Schenectady*† . Sc'n't'dy	EVERETT SMITH.
Schenevus*† ..... Otsego	Graham & Baldwin.
▲Schoharie*† ... Schoharie	C. W. Hinman.
Schuylerville*† . Saratoga	W E. Bennett.
Scio*† ..... Allegany	See Wellsville.
Seneca Falls*† ..... Seneca	HAMMOND & HAMMOND.
Sherburne*† ... Chenango	Charles A. Fuller.
Sherman*† .. Chautauqua	See Jamestown.
Shortsville*† ..... Ontario	W. C. Ellis.
Sidney*† ..... Delaware	WILLIAM THORP.
Silver Creek*† . Ch'ta'qua	C. G. Babcock.
Sinclairville*† . Ch'ta'qua	O. Edson.
Sing Sing*† . Westchester	STUART BAKER.
Skaneateles*† . Onondaga	C. R. Milford.
Sodus*† ..... Wayne	B. C. Reede.
Southampton*† .. Suffolk	Henry H. Chatfield.
Southold*† ..... Suffolk	Albert C. Case.
Spencer*† ..... Tioga	C. O. Seaburg.
Springville*† ..... Erie	E. A. Scott.
Stamford*† ..... Delaware	C. L. Andrus.
Stapleton*† ..... Richmond	JOHN WIDDECOMBE.
St. Johnsville*† Mtg'm'ry	Charles A. Stone.
Stockton* ..... Chautauqua	See Dunkirk.
Suspension Bridge*† N'g'a	See Niagara Falls.
▲Syracuse*† ..... Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. Reference: James J. Belden, President of Robert Gere Bank.
Tarrytown*† Westchest'r	H. C. GRIFFIN.
Theresa*† ..... Jefferson	C. A. Van Allen.
Ticonderoga*† ..... Essex	H. D. Hoffnagle.
Tonawanda*† ..... Erie	Harrington & Premus.
▲Troy*† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*† . Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*† ..... Otsego	See Oneonta.
Union Springs*† . Cayuga	Arthur M. Seekel.
▲Utica*† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*† ..... Oneida	S. S. Judson.
Victor*† ..... Ontario	Ellis A. Griffith.
Walden*† ..... Orange	A. S. Embler.
Walton*† ..... Delaware	Fancher & White.
Wappinger's Falls*† Duc's	George Wood.
Warrensburg*† . Warren	L. E. REOUX.
▲Warsaw*† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*† ..... Orange	F. V. Sanford.
Waterford*† ..... Saratoga	F. A. Martin.
▲Waterloo*† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*† .. Jefferson	WALTS & PITCHER.
Waterville*† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*† ..... Tioga	F. E. HAWKES.
Wayland*† ..... Steuben	Clark & Pratt.
Weedsport*† ..... Cayuga	A. W. Shurtleff.
Wellsville*† ..... Allegany	CHURCH & CHURCH.
Westchester*† W'chester	See New Rochelle.
Westfield*† . Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	V. J. Oothout.
West Winfield*† H'kimer	M. M. Crandall.

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Town and County.	Name.
Whitehall*†.Washington	A. D. BARTHOLOMEW.
▲White Plains*†W'chester	ROBERT E. FARLEY.
Williamson*†.....Wayne	Jacob Brower.
Wolcott*† .....Wayne	E. H. Kellogg.
Woodhaven*†.....Queens	Wm. F. Wykoff.
Worcester*†.....Otsego	Holmes & Waterman.
Yonkers*†..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

▲Albemarle*†.....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*†.....Buncombe	CHARLES A. MOORE.
Aurora*.....Beaufort	See Washington.
▲Bakersville*.....Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*† .....Carteret	C. R. THOMAS.
▲Boone*.....Watauga	E. S. Caffey.
▲Brevard*.....Transylvania	W. B. Duckworth.
▲Bryson City*† .....Swain	Bryson & Black.
▲Burgaw*†.....Pender	R. G. Grady.
Burlington*†..Alamance	Charles E. McClean.
▲Burnsville*.....Yancey	McElroy & Moore.
▲Camden*.....Camden	C. M. Ferebee.
▲Carthage*†.....Moore	F. W. J. ADAMS.
Chapel Hill*†.....Orange	T. H. Long.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*†.....Johnston	See Raleigh.
▲Clinton*† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*†..... Harnett	J. C. Clifford.
▲Durham*†.....Durham	BOONE & BRYANT.
▲Edenton*†..... Chowan	Pruden & Pruden.
▲Elizabeth City*†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†... Bladen	R. S. White.
Elm City*†.....Wilson	See Wilson.
Enfield*†..... Halifax	David Bell.
▲Fayetteville*† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin*..... Macon	Jones & Johnson.
Gastonia*†..... Gaston	A. G. Mangum.
▲Gatesville*.....Gates	L. L. Smith.
▲Goldsboro*†..... Wayne	ALLEN & DORTCH.
▲Graham*†..... Alamance	E. S. Parker.
▲Greensboro*†.. Guilford	A. M. SCALES.
▲Greenville*†..... Pitt	Jarvis & Blow.
▲Halifax*†.....Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*†..... Vance	T. T. HICKS.
▲Hendersonville*† Hend'n	W. A. Smith.
▲Hertford*†..Perquimans	See Edenton.
Hickory*†..... Catawba	Thomas M. Hufham.
High Point*†...Guilford	E. D. STEELE.
▲Hillsboro*†.....Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesboro*†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Koonegay.
Kings Mountain*†Clevl'd	See Gastonia.
▲Kinston*†.....Lenoir	W. D. POLLOCK.
La Grange*†.....Lenoir	H. B. Parker.
Laurinburg*†. Richmond	Maxcy L. John.
Leaksville*†Rockingham	See Reidsville.
▲Lenoir*†..... Caldwell	Edmund Jones.
▲Lexington*†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*†... Lincoln	A. L. Quickel.
Littleton*†.....Halifax	S. G. Daniel.
▲Louisburg*†.... Franklin	T. W. Beckett.
▲Lumberton*†... Robeson	McLean & McLean.
Madison*†. Rockingham	C. O. McMichael.
▲Manteo*..... Dare	J. M. Gray.
Marion*†..... McDowell	E. J. Justin.
▲Marshall*†..... Madison	J. A. Hendrick.
Milton*†..... Caswell	L. M. Warlick.
▲Mocksville*†.....Davie	E. L. Gaither.
▲Monroe*†..... Union	R. R. Redwine.
▲Morganton*†..... Burke	Avery & Ervin.
Mountairy*†..... Surry	Carter & Lewellyn.
▲Murphy*†.....Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	R. A. P. Cooley.
▲Newbern*† ..... Craven	O. H. GUION.
▲Newton*†..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*†..... Granville	HICKS & MINOR.
Pilotmountain*†...Surry	Holcomb & McGuffin.
▲Pittsboro*†.....Chatham	H. A. London.
▲Plymouth*†. Washington	H. S. Ward.
¶▲Raleigh*†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
¶▲Raleigh*† ..... Wake (*Continued.*)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*†Richmond	MORRISON & WHITLOCK.
Rocky Mount*† Edg'mbe	WOODARD & THORP.
▲Roxboro*†.....Person	Kitchin & Kitchin.
▲Rutherfordton*†Ruth'fd	S. Gallert.
Salem*†.....Forsyth	See Winston-Salem
▲Salisbury*†..... Rowan	L. H. CLEMENT.
Sanford*†..... Moore	A. L. McNeill.
Scotland Neck*† Halifax	Claud Kitchen.
▲Shelby*†.....Cleveland	Webb & Webb.
▲Smithfield*†.... Johnston	E. W. Pon.
▲Snowhill*..... Greene	L. V. Morrill.
Southern Pines*†. Moore	J. McN. Johnson.
▲Southport*†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*†.....Nash	See Nashville
▲Statesville*†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*†....Edgecombe	G. M. T. Fountain.
▲Taylorsville*† Alexander	A. C. McIntosh.
Thomasville*†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*†..... Montgomery	See Ashboro.
▲Wadesboro*† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*†..Beaufort	B B. NICHOLSON.
Waxhaw*†..... Union	R. L. Stevens.
▲Waynesville*† Haywood	Ferguson & Ferguson.
▲Webster*..... Jackson	Walter E. Moore.
Weldon*†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*†.. Columbus	Wishart & Frazier.
▲Wilkesboro*†..... Wilkes	T. B. FINLEY.
▲Williamston*† ... Martin	Wheeler Martin.
▲Wilmington*† No. Han'er	JOHN D. BELLAMY.' Attorney for Atlantic Nat. Bank.
▲Wilson*†..... Wilson	S. G. NEWBORN.
▲Windsor*.....Bertie	F. D. Winston.
▲Winston-Salem*†Forsyth	EUGENE E. GRAY.
▲Winton*†.....Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville*..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

Abercrombie*† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*†.....Nelson	See Lakota.
Ardoch*†..... Walsh	See Minto.
▲Ashley*..... McIntosh	A. W. Clyde.
Bathgate*†..... Pembina	W. J. Burke.
Bisbeco..... Towner	See Cando.
¶▲Bismarck*†... Burleigh	F. H. REGISTER.
▲Bottineau*†... Bottineau	A. G. BURR.
Bowbells*†.. ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddocke..... Emmons	See Williamsport.
Buffalo*†..... Cass	See Fargo.
Buxton*†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*†..... Towner	FRANK D. DAVIS.
▲Carrington*†..... Foster	R. A. BILL.
Casselton*†..... Cass	See Fargo.
Cavalier*†..... Pembina	See St. Thomas.
Christine*† .... Richland	See Wahpeton.
Church's Ferry*†Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*† ..... Walsh	See Grafton.
▲Cooperstown*†.. Griggs	DAVID BARTLETT.
Courtenay*†... Stutsman	J. C. Parks.
Crary*†..... Ramsey	Edgar Anderson.
Crystal*†..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere..... Sargent	See Milnor.
▲Devil's Lake*†... Ramsey	BRENNAN & KENNEDY.
▲Dickinson*†..... Stark	JAMES G. CAMPBELL.
Drayton*†..... Pembina	Robert Ferguson.
Dresdene..... Cavalier	See Langdon.
Edgeley*†..... La Moure	C. W. Fellows.
Edinburg*†..... Walsh	See Park River.
▲Ellendale*†..... Dickey	JAMES M. AUSTIN.
Emerado*†. Grand Forks	See Grand Forks.
Enderlin*†..... Ransom	Fred Underwood.
Fairmount*†... Richland	Charles A. Tuttle
▲Fargo*†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*†..... Wells	M. E. Wilson.
Fingal*†..... Barnes	Thomas Casey.
Finley*†..... Steele	F. W. Ames.
Forest River*†.... Walsh	See Grafton.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Forman*•† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*•† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*•† ..... Walsh	J. E. GRAY.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat Bank
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	See St. Thomas.
Hankinson*•† .... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*•† ..... Wells	OTTO GRETHEN.
Hatton*•† ..... Traill	See Hillsboro.
Hebron*•† ..... Morton	See Mandan.
▲Hillsboro*•† ..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•† ..... Cass	See Fargo.
Inkster*•† ... Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*•† ..... Cass	See Fargo.
Kulm*•† ..... Lamoure	J. B. Sharpe.
▲Lakota*•† ..... Nelson	A. E. SHEETS.
▲Lamoure*•† .... Lamoure	R. W. S. Blackwell.
▲Langdon*•† ..... Cavalier	J. C. Monnet.
Larimore*•† . Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*•† ..... Ransom	H. DOHERTY.
▲Mandan*•† ..... Morton	E. C. Rice.
Mayville*•† ..... Traill	F. W. Ames.
▲Medora*•† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•† . Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† ..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon• ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*•† Grand F'ks	M. V. LINWELL.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*• ..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•† ..... Cass	See Fargo.
Park River*•† ..... Walsh	G. W. Young.
▲Pembina*•† ..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•† . Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•† ..... Pierce	L. N. Torson.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*•† ..... Kidder	See Bismarck.
St. Thomas*•† ... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•† ..... Cass	See Fargo.
▲Towner*•† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*•† ..... Barnes	BURKE & LINDLAND.
▲Wahpeton*•† ..... Richland	F. B. LAMBERT.
Walhalla*• ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•† ..... Williams	R. H. Copeland.
Willow City*•† . Bottineau	See Towner.
Wimbledon*•† ..... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*† ..... Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*•† ..... Hardin	Clark, Axline & Fess.
▲Akron*•† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•† ..... Stark	J. W. CRANE.
Andover*•† .... Ashtabula	F. J. Bishop.
Anaonia*•† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*•† ..... Paulding	M. A. Wert.
Arcanum*•† ..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Ruhlley.
Arlington*•† .... Hancock	See Dunkirk
▲Ashland*•† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*•† ..... Pickaway	G. W. Morrison.
▲Athens*•† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•† ..... Ross	J. G. Whitaker.
Barberton*•† ..... Summit	CHARLES AMMERMAN.
Barnesville*•† ... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•† ..... Clermont	Frazier & Hicks.
Beach City*•† ..... Stark	See Alliance.
Bedford*•† .... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•† .... Logan	See Bellefontaine.
▲Bellefontaine*•† .. Logan	A. JAY MILLER.
Bellevue*•† .... Sandusky	J. B. Miller.
Bellville*• ..... Richland	Andrew Stevenson.
Belmont*•† ..... Belmont	See St. Clairsville.
Berea*•† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*• ..... Jefferson	John J. Watson.
Berlin Heights*•† .... Erie	F. E. Conner, Jr.
Beverly*† .... Washington	J. C. Preston.
Blanchester*•† ... Clinton	P. SAVAGE.
Bloomdale*•† ..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•† ..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*•† .. Wood	BALDWIN & HARRINGTON.
Bradford*† ..... Miami	W. Vermillion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•† ... Belmont	Driggs & Heinlein.
Brooklyn*•† .... Cuyahoga	See Cleveland.
Brookville*•† Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•† ..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	George W. Jacques.
Butler*•† ..... Richland	W. W. Scott.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•† ..... Noble	W. C. Okey.
Caledonia*•† ..... Marion	See Marion.
▲Cambridge*•† .. Guernsey	MATTHEWS & HEADE.
Camden*•† ..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*•† ..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'in	W. H. Lane.
Canfield*•† ..... Mahoning	See Youngstown.
▲Canton*•† ..... Stark	JOHN H. SPONSELLER.
Cardington*•† .... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G. Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•† ..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	H. A. MILLER.
Centerburg*•† ..... Knox	W. O. Bowers.
Chagrin Falls*•† . Cuy'oga	E. P. Wilmot.
▲Chardon*•† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*•† ..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*•† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*† .....Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*† .....Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*† ...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*† ...Ashtabula	M. R. Smith.
Continental*† ....Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† .....Perry	T. M. Potter.
Cortland*† .....Trumbull	John J. Sullivan.
▲Coshocton*† ..Coshocton	POMERENE & POMERENE.
Covington*† .....Miami	W. H. Nill.
Crestline*† .....Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*† .....Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet*† .....Wood	See Bowling Green.
Danville*† .....Knox	Clinton M. Rice.
▲Dayton*† ...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	S. T. SUTPHEN.
De Graff*† .....Logan	Huston & Curl.
▲Delaware*† .....Delaware	W. A. HALL.
Delphos*† .....Allen	B. J. BROTHERTON.
Delta*† .....Fulton	M. B. Cottrell.
Dennison*† ..Tuscarawas	A. W. Elson.
Deshler*† .....Henry	D. D. Donovan.
Doylestown*† .....Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Dameron.
Dunkirk*† .....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty* .....Logan	See De Graff.
East Liverpool*† .Col'bia	WILLIAM H. VODREY.
East Palestine*† ..Col'bia	John H. Logan.
▲Eaton*† .....Preble	J. A. Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*† .....Williams	See Bryan.
Edon*† .....Williams	See Montpelier.
Eldorado*† .....Preble	See Waverly.
Elmore*† .....Ottawa	George W. Keightley.
▲Elyria*† .....Lorain	E. G. JOHNSON.
Euclid*† .....Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* .....Clermont	J. N. Altman.
▲Findlay*† .....Hancock	M. C SHAFER.
Flushing*† .....Belmont	A. M. Brown.
Forest*† .....Hardin	Russell Price.
Fort Recovery*† .Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† ..Knox	See Mount Vernon.
Freeport*† .....Harrison	B. W. Rowland.
▲Fremont*† .....Sandusky	JAMES H. FOWLER.
Galion*† .....Crawford	R. W. Johnston.
▲Gallipolis*† .....Gallia	HOLLIS C. JOHNSTON.
Gambier*† .....Knox	See Mount Vernon.
Garrettsville*† ..Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† .... Brown	JOHN P. BIEHN.
Germantown*† .M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† .....Trumbull	R. W. Deemer.
Glenville*† .....Cuyahoga	See Cleveland.
Glouster*† .....Athens	A. A. Amos & Bro.
Grafton*† .....Lorain	See Elyria.
Granville*† .....Licking	E. J. Dorsey.
Greenfield*† .....Highland	DICKEY & HEISKELL.
Greenspring*† .....Seneca	C. S. Burton.
▲Greenville*† .....Darke	ANDERSON & BOWMAN.
Greenwich*† .....Huron	T. K. Strimple.
Groverhill*† ..... Paulding	R. W Pickering.
▲Hamilton*† .....Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† .....Wyandot	See Upper Sandusky.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ...Warren	See Lebanon.
Hicksville*† .....Defiance	L. E. Griffin.
Highland*† .....Highland	See Leesburg.
▲Hillsboro*† .....Highland	STEELE & SAMS.
Holgate*† .....Henry	E. F. Thompson.
Hubbard*† .....Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† .....Erie	C. M. Ray.

Town and County.	Name.
▲Ironton*† .....Lawrence	CORN & THOMPSON.
▲Jackson*† .....Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† .....Greene	W. A. Paxson.
▲Jefferson*† ....Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*† .Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† .....Licking	G. W. Lewis.
Kalida* .....Putnam	See Columbus Grove.
Kent*† .....Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† .....Ross	See Chillicothe.
Kinsman*† .....Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† .... Fairfield	G. E. MARTIN.
Larue*† .....Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† ..Columbiana	C. D. Dickinson.
Leipsic*† .....Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .... Richland	See Mansfield.
Liberty Center*† . Henry	See Napoleon.
▲Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† .... Columbiana	J R MARTIN.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† .....Medina	See Creston.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† ..... Madison	Durflinger & Emery.
Lorain*† ..... Lorain	FRANK COLEMAN.
Loramie*† .....Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† ...Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† .....Morgan	Newell Corner.
Malvern*† ..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† ...Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† .. Clinton	A. Harris.
▲Marysville*† ..... Union	F. T. ARTHUR
Mason*† ..... Warren	See Lebanon.
Massillon*† ..... Stark	BALDWIN & YOUNG.
Maumee*† ..... Lucas	A. W. Eckert.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† ..... Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*† ..... Clermont	S. A. West.
Milford Center*† . Union	See Marysville.
▲Millersburg*† .... Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† ..... Stark	J. F. Jerome.
Minster*† ..... Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† ..... Williams	E. C. PECK.
Morrow*† ..... Warren	T. C. Welch.
Moscow* ..... Clermont	See Felicity.
▲Mt. Gilead*† ..... Morrow	L. K. Powell.
Mt. Pleasant*† ..Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	See Canton.
Nelsonville*† .... Athens	Asher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*† . Auglaize	See St. Mary.
New Carlisle*† ..... Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	CHARLES H. MAY.
▲New Lexington*† .. Perry	TUSSING & KELLY.
New London*† .... Huron	R. C. Powers.
New Madison*† .... Darke	Thomas Eubanks.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*† . Tus'as	NEELY & PATRICK.
New Richmond*• . Cler'nt	F. A. Roberts.
New Vienna*† ... Clinton	F. W. Kelly.
New Washin'n*† . Craw'd	H. M. Cory.
Niles*† ..... Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* .. Wood	S. P. Harrison.
North Fairfield* ... Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	GIDEON. T. STEWART.
Oakharbor*† ..... Ottawa	John Duff.
Oak Hill*† .....Jackson	J. E. Jones.
Oberlin*† ..... Lorain	W. B. BEDORTKA.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Ohio City*†.... Van Wert	See Van Wert.
Orrville*†.....Wayne	T. W. Orr.
Orwell*.....Ashtabula	Babcock & Taylor.
Osborn*†.....Greene	R. H. Swadner.
Ostrander*†... Delaware	See Delaware.
▲Ottawa*†.....Putnam	G. W. RISSER.
Oxford*†..... Butler	E. E. Williams.
▲Painesville*†.....Lake	W. A. BREED.
Pataskala*†.....Licking	See Newark.
▲Paulding*†.....Paulding	SNOOK & SAVAGE.
Payne*†..... Paulding	M. B. Everitt.
Peebles*†..... Adams	J. R. B. Kessler.
Pemberville*† .... Wood	J. S. Hoyman.
Perrysburg*†.....Wood	T. E. Bowers.
Pioneer*..... Williams	See Montpelier.
Piqua*†..... Miami	JOHN C. GEYER.
Plain City*†.....Madison	H. C. Black.
Pleasant City*†Guernsey	L. S. Garber.
Plymouth*†.... Richland	F. D. Gunsoullus.
Poland* .....Mahoning	See Youngstown.
▲Pomeroy*†..... Meigs	O. L. BRADBURY.
▲Port Clinton*†....Ottawa	S. P. Alexander.
▲Portsmouth*†.. Scioto	NOAH J. DEVER.
Prairie Depot*.....Wood	Frank Graham.
Prospect*†.....Marion	See Marion.
Quaker City*†.Guernsey	J. L. Douglas.
▲Ravenna*†.....Portage	J. H. NICHOLS.
Richwood*†..... Union	J. E. Robinson.
Ripley*†..... Brown	W. D. YOUNG.
Rockford*†.....Mercer	A. G. Stewart.
Roseville*†..Muskingum	Wm. Dunn.
Rushsylvania*†... Logan	See West Mansfield.
Sabina*†.....Clinton	J. M. Morton.
Salem*†.....Columbiana	W. W. HALE.
Salineville*†Columbiana	Ashford & McCormick.
▲Sandusky*†.....Erie	R. B. FISHER, Attorney for Citizens Banking and Trust Co.
Sardinia*†.....Brown	See Georgetown.
Scio*†.....Harrison	Easton Randolph.
Seville*†.....Medina	Lee Elliott.
Shanesville*†.Tuscarawas	JOHN DOERSCHUK.
Shelby*†.....Richland	Skiles & Skiles.
Sherodsville*†...Carroll	See Carrollton.
Sherwood*†.....Defiance	W. W. Huff.
Shiloh*†..... Richland	See Mansfield.
Shreve*†.....Wayne	L. D. Cornell.
▲Sidney*†.....Shelby	S. J. HATFIELD.
Smithfield*.....Jefferson	See Steubenville.
Somerset*†.....Perry	Owen Yost.
Somerton*.....Belmont	See Belaire.
South Charleston*†Clark	Charles E. Ballard.
Spencer*†.....Medina	Frank Heath.
Spencerville*†.....Allen	J. M. Bailey.
▲Springfield*†.....Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*•....Greene	Marcus Shoup.
▲St. Clairsville*†.Belmont	A. H. & W. MITCHELL.
▲Steubenville*†..Jefferson	Rogers & McCauslen.
St. Mary*†.....Auglaize	D. F. Mooney.
St. Paris*†...Champaign	C. E. Buroker.
Strasburg*†.Tuscarawas	Philip G. Garver.
Stryker*†.....Williams	J. T. Heater.
Sunbury*†.....Delaware	C. C. Brooks.
Swanton*†.....Fulton	G. W. Humphrey.
Sycamore*†.....Wyandot	R. S. Gallaher.
Sylvania*†.....Lucas	J. C. Jones.
Thornville*†.....Perry	S. E. Moore.
Thurman*.....Gallia	See Gallipolis
▲Tiffin*†.....Seneca	BUNN & ROYER.
Tippecanoe City*†Miami	E. H. Kerr.
Tiro*†.....Crawford	See Bucyrus.
▲Toledo*†.....Lucas	HAMILTON & KIRBY, 412, 413 Gardner Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, s 5-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*†.....Jefferson	See Steubenville.
▲Troy*†.....Miami	J. A. DAVY.
Uhrichsville*†.Tuscara's	W. B. STEVENS.
▲Up. Sandusky*†Wyandot	Carey & Parker.
▲Urbana*†.... Champaign	WAITE & DEATON.
Utica*†.....Licking	G. M. Sipe.
▲Van Wert*†...Van Wert	BLACHLY & MATTHIAS.
Vermilion*†.....Erie	H. R. Williams.
Versailles*†.....Darke	A. Calderwood.
Wadsworth*†.....Medina	E. S. Pardee.
Wakeman*†.....Huron	See Norwalk.
Waldo*†.....Marion	See Marion.
▲Wapakoneta*†..Auglaize	GOEKE & HOSKINS.
▲Warren*†.....Trumbull	T. H. GILMORE.
▲WashingtonC.H.*†Fay'te	A. R. CREAMER.
▲Wauseon*†.....Fulton	Fuller & Handy.
▲Waverly*†.....Pike	John A. Eylor.
Waynesville*†... Warren	J. G. Keys.
Wellington*†.....Lorain	G. L. BLINN.
Wellston*†.....Jackson	T. S. Hogan.
Wellsville*†.Columbiana	F. L. WELLS.

Town and County.	Name.
West Alexandria*†.Preb.	Oscar Sheppard.
Westerville*†...Franklin	H. T. Sibel.
WestFarmington*†Trum.	See Warren.
West Jefferson*†Mad'on	See London.
West Liberty*†....Logan	R. N. Jordan.
West Manchester*†Preb.	See Eaton.
West Mansfield*†.Logan	F. M. Kelar.
West Milton*†..... Miami	Kessler & Kessler.
Weston*†..... Wood	John M. Stricker.
West Salem*†.....Wayne	T. B. Keeler.
▲West Union*.....Adams	F. D. Bayless.
West Unity*†....Williams	G. C. Rings.
Wharton*†.....Wyandot	See Carey.
Williamsb'rg*†Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*†..... Lake	W. McLaughlin.
Willshire*†.....Van Wert	See Van Wert.
▲Wilmington*†... Clinton	SMITH & SAVAGE.
Wilmot*†.....Stark	W. S. Putman.
Winchester*†.....Adams	T. C. Downey.
▲Woodsfield*†.....Monroe	MALLORY & JEFFERS.
Woodstock*†Champaign	See Urbana.
▲Wooster*†..... Wayne	McCLURE & SMYSER.
Worthington*†.Franklin	J. T. Miller.
▲Xenia*†..... Greene	LITTLE & SPENCER.
Yellowsprings*†. Greene	S. W. Dakin.
▲Youngstown*†.Mahoni'g	T. C. Downey.
▲Zanesville*†.Muskingum	MALLORY & JEFFERS.

OKLAHOMA TERRITORY.

▲Alva*†.....Woods	T. J. WOMACK.
▲Arapaho*.....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*†.....Kay	E. L. PECKHAM.
Braman*.....Kay	See Newkirk.
▲Chandler*.....Lincoln	A. J. MORRIS.
▲Cheyenne*†.. Roger Mills	J. W. McMurtry.
Cleveland*.....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N BERRY.
Cushing*..... Payne	See Chandler.
Earlsboro*†,Pottawato'ie	See Tecumseh.
Edmond*†.... Oklahoma	H. H. Moose.
▲El Reno*†.....Canadian	W. L. BAXTER.
▲Enid*†..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*†..... Logan	COTTERAL & HORNOR.
Hennessey*†..Kingfisher	L. M. Gray.
Jefferson*†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*†.....Kay	See Ponca.
▲Kingfisher*†..Kingfisher	BURWELL & BURWELL.
Lexington*†... Cleveland	F. P. Moseley.
Luther*..... Oklahoma	See Oklahoma.
▲Mangum*..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*†..... Grant	Thomas Kearce.
Mulhall*†.....Logan	W. H. Matthews.
Nardin*•.....Kay	See Newkirk.
▲Newkirk*†.....Kay	H. S. BRAUCHT.
New Ponca.....Kay	See Newkirk.
▲Norman*†..... Cleveland	C. W. Brewer.
North Enid*†... Garfield	See Enid.
Oakdale*..... Washita	See Cloudchief.
Okarche*†..... Canadian	J. F. Crow.
▲Oklahoma*†.. Oklahoma	McMECHAN & HARDCASTLE.
Okeene*..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee*..... Pawnee	JAMES P. NEAL.
▲Perry*†.....Noble	J. L. Pancrost.
Perkins*.....Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*†.....Grant	A. M. MACKEY.
Ripley.....Payne	See Cushing.
Shawnee*†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud*..... Lincoln	W. G. Pardoe.
▲Taloga*..... Dewey	G. E. Black.
▲Tecumseh*†Pottawato'ie	FREDERICK KING.
Tonkawa*.....Kay	See Newkirk.
▲Watonga*.....Blaine	I. H. LOOKABAUGH.
Waukomis*†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*.....Lincoln	See Chandler.
▲Woodward*†..Woodward	J. R. Dean.
Yukon*†..... Canadian	J. M. Faris.

OREGON.

▲Albany*†..... Linn	J. R. WYATT.
Arlington*†.....Gilliam	S. A. D. Gurley.
Ashland*†.....Jackson	E. D. Biggs.
▲Astoria*†.....Clatsop	FULTON BROS.
Athena*†..... Umatilla	R. J. SLATER.
▲Baker City*†.....Baker	C. A. JOHNS.
Brownsville*†..... Linn	A. A. Tussing.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottagegrove*†.... Lane	J. E. YOUNG.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*†..... Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*† ..... Lane	L. BILYEU.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*..... Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Baker City.
Independence*† .... Polk	BUTLER, TOWNSEND & POTTER.
Island City*..... Union	See Lagrande.
▲Jacksonville*▪....Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*† ..... Union	WILLIAMS BROS.
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*†..... Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†..... Polk	N. L. Butler.
▲Moro*▪..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*†..... Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	CARTER & RALEY.
▲Portland*† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	SCHNABEL & SCHNABEL. Refer to Merchants Nat. Bank. General Practice in Federal and State Courts.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
¶▲Salem*†..... Marion	J. A. CARSON.
Scio*†..... Linn	See Lebanon.
Sheridan*†..... Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter*..... Baker	Charles E. Roblin.
▲The Dalles*†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†..... Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*†..... Erie	See Erie.
Allegheny*†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*†..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†..... Lebanon	Geo. B. Ulrich.
Apollo*†..... Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†..... Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore* Westmoreland	See Leechburg.
Bangor*†...Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaverfalls*†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	M. A. Points.
▲Bellefonte*†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*†..... Allegheny	See Pittsburg.
Berlin*†..... Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*†..... Chester	See West Chester.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*†..... Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	George S. Fisher.
▲Bloomsburg*†. Columbia	GRANT HERRING.
Blossburg*†..... Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†....Allegheny	R. E. Stewart.
Bradford*†..... McKean	D. H. JACK.
Bristol*†..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†....Jefferson	S. A. Craig.
Brownsville*†.... Fayette	CHARLES W. BOWMAN.
Bryn Mawr*†. Montgo'ry	See Norristown.
Burgettstown*†. Washi'n	J. W. Donnan.
▲Butler*†..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†. Cra'd	See Meadville.
Canonsburg*†.. Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*† Lackawa'na	WILLIAM E. WATT.
▲Carlisle*†.... Cumberland	J. HARVEY LINE.
Carnegie*†.... Allegheny	O. R. Cooke.
Carrolltown*.... Cambria	See Ebensburg.
Catasauqua*†.... Lehigh	A. A. Glick.
Catawissa*†.... Columbia	W. H. IRHAWN.
Centerhall*† .... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*†..... Delaware	W. B. BROOMALL.
Chicora*†..... Butler	W. B. McBride.
Christiana*†.... Lancaster	See Lancaster.
▲Clarion*†..... Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*†.... Clearfield	SWOOPE & PATTON.
Clintonville*† ... Venango	See Franklin.
Coalport*†..... Clearfield	See Hollidaysburg.
Coatesville*†..... Chester	W. S. Harlan.
Cochranton*†. Crawford	See Meadville.
Columbia*†..... Lancaster	WM. B GIVEN.
Conneautville*†. Crawf'd	P. C. Sheehan.
Connellsville*†.. Fayette	WM. A. DAVIDSON.
Conshohocken*† . Mon'm	H. M. Tracy.
Coraopolis*†...Allegheny	W. T. Treadway.
Corry*† ..... Erie	DON. F. SMITH.
▲Coudersport*†..... Potter	LEWIS, LARRABEE & DUBOIS
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† ..... Montour	JAMES SCARLET.
Darby*†..... Delaware	See Media.
Dawson*†..... Fayette	See Uniontown.
Delta*†..... York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*†..... York	John N. Logan.
Downingtown*†. Chester	See West Chester.
▲Doylestown*†.... Bucks	HENRY LEAR.
Dubois*†..... Clearfield	W. C. PENTZ.
Duke Center*†....McKean	See Bradford.
Dunbar*†..... Fayette	See Uniontown.
Duncannon*†..... Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Duaore*†..... Sullivan	ALPHONSUS WALSH.
East Berlin*†..... Adams	See Gettysburg.
East Brady*†.... Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*†.....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†..... Erie	John Proudfit.
Eldred*†..... McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*†..... Tioga	F. D. Selph.
Elk Lick*†..... Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*†..... Venango	A. E. Middleton.
Emporium*†.... Cameron	Johnson & McNarney.
Ephrata*†..... Lancaster	A. J. Everly.
▲Erie*†..... Erie	ALLEN & ROSENZWEIG.
" ..... "	S. A. DAVENPORT.
Evans City*†..... Butler	See Butler.
Everett*†..... Bedford	Hewitt & Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†..Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*†..... Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*†..... Venango	B. R. OSBORNE.
Freedom*†..... Beaver	See Beaver.
Freeland*†..... Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*†..... Potter	Nelson L. Allen.
Gap*†..... Lancaster	James M. Walker.
▲Gettysburg*† .... Adams	W. McSHERRY, JR.
Girard*†..... Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*† .....Mercer	H. K. Daugherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg† .....Berks	J. E. Miller.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† .....Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Lansdale.
Hawley*† .....Wayne	LAWRENCE M. ATKINSON.
Hazleton*† .....Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*† .....Blair	ROBERT W. SMITH.
Homestead*† .Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*† ....Chester	Charles E. Griffith.
Houtzdale*† ....Clearfield	Harry Bonifan.
Hughesville*† .Lycoming	William E. Crawford.
Hummelstown*† .Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*† ..... Bedford	See Bedford
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Jeannette.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*† M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown† ..... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*† Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*† .Armstrong	NEALE & PAINTER.
Knox*† .....Clarion	See Clarion.
Knoxville*† .....Tioga	Henry A. Ashton.
Kutztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Tamaqua.
▲Laporte*† .....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*† .Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	Elder & Son.
Ligonier*† Westmorel'nd	See Greensburg.
Lincoln* .....Lancaster	See Lancaster.
Linesville*† .....Crawford	See Meadville.
Lititz*† .....Lancaster	See Manheim.
Littlestown*† .....Adams	H. C. Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Millersburg.
Mahanoy City*† .Sc'ylkill	J. J. BROWN.
Mahonlingtown*† .L'rn'ce	A. L. Hagen.
Malvern*† ..... Chester	See West Chester.
Manheim*† ....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	F. W. Clark.
Marietta*† .....Lancaster	D. B. Case.
Martinsburg*† .....Blair	S. B. Sysinger.
▲Mauchchunk*† ....Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*† .Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	W. A. APPLEGATE.
McKees Rocks*† .Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*† ....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	See Chambersburg.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	W. N. Koontz.
▲Middleburg*† .....Snyder	F. E. Bower
Middletown*† ..Dauphin	A. E. BRANDT.
Mifflinburg*† ..... Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† .....Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown† .....Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Millvale .....Allegheny	See Pittsburg.
Milton*† .Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† . Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*† Nor'mberl'd	V. AUTEN.
Mt. Jewett*† ....McKean	H. S. Rogers.
Mount Joy*† ..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	N. A. CORT.
Mount Union*† H'nt'gd'n	See Huntingdon.
Mountville*† ..Lancaster	See Columbia.

Town and County.	Name.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.
Nazareth*• .Northampton	Calvin T. Smith.
New Bethlehem*† .Clar'n	D. M. Geist.
▲New Bloomfield*† .Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoon.
▲New Castle*† ..Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*† W's'm'd	See Allegheny.
New Oxford*† ....Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*† ..Cumberland	H. W. McCrea.
NewWilming't'n•Law'nce	D. F. McCready.
Norristo'n*† M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*† .....Erie	D. R. Cushman.
North Wales*† M'ntgo'ry	See Norristown.
Oil City*† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*† .Huntingdon	J. M. Steese.
Orwigsburg*† .Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*† Clearfield	See Houtzdale.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*† ....Chester	A. T. Parke.
Parnassus*† Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*† Northampt'n	N. D. Chase.
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*† .... Fayette	See Fayette City.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 608 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	FREDERICK J. SHOYER, Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
" ..... "	FRANCIS TRACY TOBIN, 906 Walnut Street. Refers to Richard C. Winship, Esq., trust officer, Guarantee Trust & Safe Deposit Co., Philadelphia.
Philipsburg*† .....Centre	George W. Zeigler.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pinegrove*† ...Schuylkill	F. V. Filbert.
▲Pittsburg*† ....Allegheny	MARSHALL BROWN, 438 Fourth Ave Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*† .....Luzerne	S. M. PARKE.
Plymouth*† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*† .McKe'n	S. W. SMITH.
Portersville*† .....Butler	See Butler.
Port Royal*† .....Juniata	See Mifflintown.
Pottstown*† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*† ....Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*† . Jef'n	JACOB L. FISHER.
Quakertown*† .....Bucks	John V. Ammerom.
Quarryville*† ..Lancaster	See Lancaster.
▲Reading*† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*† ..... York	See York.
Reedsville*† .....Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	Brown & Rogers.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Reynoldsville*†..Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*•†.....Beaver	A. P. MARSHALL.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•†.....Indiana	See Blairsville.
Sandylake*•†.....Mercer	J. H. Robb.
Sayre*•†.....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•† .Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	O S. Richardson.
Shamokin*•†..North'mb'd	SAMUEL HECKERT.
Sharon*•†.....Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	James A. Pierce.
Shenandoah*•†..Sch'ylk'l	M. M. BURKE.
Shippensburg*•†...Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slippery rock*..... Butler	See Butler.
▲Smethport*•† .... McKean	GARTON & RICHMOND.
▲Somerset*•†.... Somerset	KOOSER & KOOSER.
Sonderton*•† Montgom'y	Henry M. Brownback.
S. Bethlehem*•†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†.. Crawford	See Conneautville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.....York	W. B. Gemmill.
St. Mary's*•†.....Elk	E. J. Wimmer.
St. Petersburg*•† .Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†.....Schuylkill	H. B. GRAEFF.
Tarentum*•†...Allegheny	Kennedy & Smith.
Tidioute*•†.....Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•†.....Crawford	SAMUEL GRUMBINE.
▲Towanda*•†.....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*•†..... Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•†..... Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•†..... Erie	Sproul & Morrow.
▲Uniontown*•†.....Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•†.....Allegheny	See Allegheny
▲Warren*•†..... Warren	SMITH & ANDREWS.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Waterford*†..... Erie	J. A. Bolard.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*•†... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†.....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†..... Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•† Allegheny	W. P. Carter.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	GEORGE W. HEIGES.
Youngsville*•†.... Warren	G. A. Jackson.
Zelienople*•..... Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony*•†.....Kent	Eugene F. Waner.
Ashaway*.....Washington	See Westerly.
▲Bristol*•†.....Bristol	Samuel Norris, Jr.
Centerville*•†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†.. Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*....Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
¶▲Newport*•†.....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*•†... Providence	Edward F. Lovejoy.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*•.....Kent	See Anthony.
¶▲Providence*•† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•†.....Bristol	JOHN E. CONLEY.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†.. Washington	JOSEPH C. MOORE.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•†.....Abbeville	PARKER & GREENE.
▲Aiken*•†.....Aiken	HENDERSONS.
Allendale*•†.... Barnwell	See Denmark.
▲Anderson*•†.....Anderson	TRIBBLE & PRINCE.
▲Bamberg*•†..... Bamberg	John R. Bellenger.
▲Barnwell*•†. Barnwell	R. A. Ellis.
Batesburg*•†... Lexington	See Edgefield.
▲Beaufort*•†.... Beaufort	W. J. VERDIER.
Belton*•†.....Anderson	See Greenville.
▲Bennettsville*•† Marlboro	T. W. Boucher.
Blackburg*•†.... Cherokee	E. A. Trescot.
Blackville*•†.... Barnwell	See Denmark.
Branchville*•†Orangeb'rg	W. H. Reedish.
▲Camden*•†..... Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	Stevenson & Matheson.
▲Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*•†..... Laurens	See Laurens.
Clio*•†..... Marlboro	T. W. Boucher.
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†..... Horry	R. B. Scarborough.
▲Darlington*•† .Darlington	WOODS & MACFARLAN.
Denmark*•†..... Bamberg	S. G. Mayfield.
Dillon*•†..... Marion	Sellens & Sellens.
Easley*•†..... Pickens	See Pickens.
▲Edgefield*•†..... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†..... York	See Rockhill.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Gergetown*•†Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*•†..... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*•† .....Edgefield	See Edgefield.
Kershaw*•†..... Lancaster	E. D. Blakeney.
▲Kingstree*•†. Williamsb'g	T. M. Gilland.
▲Lancaster*•†.... Lancaster	ERNEST MOORE.
▲Laurens*•†..... Laurens	W. H. MARTIN.
▲Lexington*•†.. Lexington	Efird & Dorcher.
▲Manning*•†..... Clarendon	W. C. Davis.
▲Marion*•*..... Marion	C. A. WOODS.
McColl*•†..... Marlboro	See Bennettsville.
▲Monks Corner*•†Berkeley	See Charleston.
Mullins*•†..... Marion	See Marion.
▲Newberry*•†.... Newberry	J. Y. CULBREATH.
Newry*..... Oconee	See Walhalla.
▲Orangeburg*•† Orangeb'g	JAMES F. IZLAR.
Pelzer*•†..... Anderson	See Greenville.
Pendleton*•†.... Anderson	R. W. Simpson.
▲Pickens*..... Pickens	Julius E. Boggs.
Prosperity*•†.. Newberry	See Newberry.
Ridgeway*•†.....Fairfield	R. A. Means.
Rock Hill*•†..... York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*•†..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*•†Orangeb'g	See Orangeburg.
Summerville*•† Dorch'ter	H. A. M. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Sumter*† ..... Sumter	LEE & MOISE.
Timmonsville*† Florence	See Florence.
▲Union*† ..... Union	HYDRICK & SAWYER.
Varnville*† ..... Hampton	J. W. Moore.
▲Walhalla*† ..... Oconee	R. A. Thompson.
▲Walterboro*† .. Colleton	Griffin & Padgett.
Westminster*† ... Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*† ... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*† ..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† ..... Brown	C. M. STEVENS.
Alcester*† ..... Union	See Elk Point.
▲Alexandria*† .... Hanson	E. E. Wagner.
Alpena*† ..... Jerauld	L. N. Loomis.
Andover*† ..... Day	See Webster.
Arlington*† .. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*† ..... Sanborn	See Woonsocket.
Aurora*† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. R. Green.
▲Bellefourche*† ..... Butte	T. W. La Fleiche.
Beresford*† ..... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*† ..... Hughes	See Pierre.
Bowdle*† ..... Edmunds	A. F. Le Claire.
Bradley*† ..... Clark	See Clark.
Bridgewater*† .. McCook	E. L. Abel.
Bristol*† ..... Day	See Webster.
▲Britton*† ..... Marshall	Byron Abbott.
▲Brookings*† .. Brookings	CHEEVER & HALL.
Bryant*† ..... Hamlin	L. W. Stoeckel.
Canastota* ..... McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*† ..... Miner	See Howard.
Castalia* ..... Charles Mix	See Edgerton.
▲Castlewood*† ..... Hamlin	Ezra Adams.
Centerville*† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*† ..... Brule	James Brown.
▲Clark*† ..... Clark	C. G. SHERWOOD.
▲Clearlake*† ..... Deuel	T. J. LAW.
Colman*† ..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*† ..... Spink	David Robertson.
Custer*† ..... Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*† .. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*† ..... Kingsbury	E. S. Johnson.
Doland*† ..... Spink	Korns & Clark.
Edgemont*† .. Fall River	T. F. McConville.
Edgerton* ..... Charles Mix	G. P. HARBEN.
Egan*† ..... Moody	See Flandreau.
Elk Point*† ..... Union	H. M. Wallace.
Elkton*† ..... Brookings	Alexander & Hooker.
Emery*† ..... Hanson	See Alexandria.
Erwin*† ..... Kingsbury	A. W. Stone.
Estelline*† ..... Hamlin	M. S. Liebenstein.
Eureka*† ..... McPherson	James M. Brown.
▲Fairfax* ..... Gregory	E. M. Starcher.
Fairview*† ..... Lincoln	See Canton.
▲Faulkton*† ..... Faulk	Frank Turner.
▲Flandreau*† ..... Moody	GEORGE RICE.
▲Fort Pierre*† ..... Stanley	Homer & Stewart.
Frankfort*† ..... Spink	See Redfield.
Frederick*† ..... Brown	J. C. Simmons.
Freeman*† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*† .. Minnehaha	Orr & Rodabaugh.
Gary*† ..... Deuel	Ashley L. Houghton.
▲Gettysburg*† ..... Potter	F. B. PATTERSON.
Groton*† ..... Brown	F. E. Campbell.
Harrison* ..... Douglas	See Armour.
Hartford*† .. Minnehaha	See Sioux Falls.
Hecla*† ..... Brown	See Aberdeen.
Hetland*† ..... Kingsbury	F. W. McGinness.
▲Highmore*† ..... Hyde	F. M. Barnes.
Hill City*† .. Pennington	E. P. Williams.
Hitchcock*† ..... Beadle	E. Wilson.
▲Hot Springs*† Fall River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R Jamison.
Hurley*† ..... Turner	John W. Edmunds.
▲Huron*† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*† ..... Clay	See Yankton.
Iroquois*† ..... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone* .... Pennington	See Hill City.
Kimball*† ..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† ..... Marshall	See Britton.
Lead*† ..... Lawrence	G. B. Thompson.
Lennox*† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	See Eureka.
Leverville*† .. Yankton	A. S. Dunning.
▲Madison*† ..... Lake	J. H. Williamson.
Mellette*† ..... Spink	W. F. CORRIGAN.
Menno*† ..... Hutchinson	W. Dimock.
▲Millbank*† ..... Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	Pusey & Baldwin.
▲Mitchell*† ..... Davison	H. C. PRESTON.
Montrose*† ..... McCook	M. A. Butterfield.
▲Mound City* ..... Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oscoma* ..... Lyman	J. G. Bartine.
Oldham*† ..... Kingsbury	See Desmet.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*† ..... Turner	B. H. Hurd.
Parkston*† .. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶▲Pierre*† ..... Hughes	ESTES & LAMBERT.
▲Plankinton*† ..... Aurora	S. H. Bakewell.
Platte ..... Charles Mix	G. B. HARBEN.
Pukwana*† ..... Brule	See Chamberlain.
▲Rapid City*† .. Pennington	WOOD & BUELL.
▲Redfield*† ..... Spink	STERLING & MORRIS.
Revillo*† ..... Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† ..... Roberts	R. O. Pearson.
Spearfish*† ..... Lawrence	R. F. Crawford.
Spencer*† ..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† ..... Meade	CHARLES C. POLK.
Summit*† ..... Roberts	See Wilmot.
Toronto*† ..... Deuel	See Clear Lake.
Tripp*† ..... Hutchinson	See Armour.
▲Tyndall*† ... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† ..... Brown	See Groton.
▲Vermillion*† ..... Clay	J. A. COPELAND.
Viborg*† ..... Turner	See Parker.
Vienna*† ..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*† ..... Clay	See Centerville.
Warner*† ..... Brown	See Aberdeen.
▲Watertown*† .. Codington	A. SHERIN.
Waubay*† ..... Day	See Webster.
▲Webster*† ..... Day	FRANK SEARS.
Wessington*† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs* . Jer'ld	J. R. Francis.
▲Wheeler* ..... Charles Mix	D. P. Lamb.
White*† ..... Brookings	Charles H. Farrell.
WhiteLake*† ..... Aurora	A. H. Henneous.
Whiterock*† ..... Roberts	See Sisseton.
Whitewood*† .. Lawrence	See Deadwood.
Willowlake*† ..... Clark	See Clark.
▲Wilmot*† ..... Roberts	HOWARD BABCOCK.
Wolsey*† ..... Beadle	Chenoweth Bros.
▲Woonsocket*† .. Sanborn	J. T. Kean.
Worthing*† ..... Lincoln	See Canton.
▲Yankton*† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* ..... Crockett	Isaac K Revelle.
Alexandria* ..... DeKalb	Dan Williams
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City* .. Cheatham	J. J. Lenox.
▲Athens*† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*† ..... Bedford	W. B. Bates.
Bells*† ..... Crockett	Eugene Casey.
▲Benton* ..... Polk	B. B. C. Witt.
▲Blountville* ..... Sullivan	H. H. Smith.
▲Bolivar*† ..... Hardeman	Wood & McNeal.
Bristol*† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*† . Haywood	J. W. E. MOORE.
▲Byrdstown* ..... Pickett	W. J. Chilton.
▲Camden*† ..... Benton	S. L. Peeler.
▲Carthage*• ..... Smith	J. M. Fisher.
▲Celina* ..... Clay	M. C. Sidwell.
Centerville*† ... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*† . Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C Ramsey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*†‡ ..... Tipton	C. B. Simonton.
▲Crossville* .. Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*†Clalb'ne	J. H. S. Morrison.
▲Dandridge† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	LATTA & LATTA.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† ... Lincoln	W. B. LAMB.
▲Franklin*† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*†Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*† .... Greene	Shoun & Susong.
Greenfield*† .... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*† ..... Chester	T. F. Stubblefield.
Humboldt*† ..... Gibson	J. A. Collingsworth.
▲Huntingdon*† ..... Carroll	Albritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	HAYNES & GILMORE.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*† .. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*†‡Law'ce	W. R. King.
▲Lebanon*† ..... Wilson	E. E. BEARD.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† ..... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*† .... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*• ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*† ... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† ..... Gibson	H. M. Clark.
▲Morristown*† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*† .. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*† .. Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*† ... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co
Newbern*† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Obion*† ..... Obion	See Union City.
▲Ooltewah*† ..... James	See Chattanooga.
▲Paris*† ..... Henry	J. C. SWEENEY.
Petersburg*† ..... Lincoln	See Fayetteville.
▲Pikeville*† ..... Bledsoe	John C. Myers.
▲Pulaski*† ..... Giles	HUME R. STEELE.
▲Ripley*† ..... Lauderdale	Thomas Steele.
Rockwood*† ..... Roane	T. A. WRIGHT.
▲Rogersville*† ... Hawkins	J. O. Phillips.
Rutherford*† ..... Gibson	A. J. Elwie.
Rutledge*† ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*† .... Bedford	E. CALDWELL.
▲Smithville*† ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*† ..... Fayette	H. C. Moorman.
South Pittsburg*†Marion	M. M. Allison.
▲Sparta*† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*† ..... Rhea	R. C. M. Cunningham.
▲Springfield*† .. Robertson	A. E. GARNER.
Sweetwater*† .... Monroe	Young & Young.
▲Tazewell*• ..... Claiborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*† ..... Grundy	J. B. Ferguson.
▲Trenton*† ..... Gibson	WALKER & HUNT.
Trimble*† ..... Dyer	See Newbern.
Troy* ..... Obion	J. G. Smith & Son.
Tullahoma*† ..... Coffee	Davidson & Aydelott.
▲Union City*† ..... Obion	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*† ..... Bedford	C. S. Ivie.
Watertown*• ..... Wilson	A. P. Wommock.
▲Waverly*† ... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† ..... Taylor	JOHN BOWYER.
▲Albany*† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*† ..... Nueces	See Corpus Christi.
▲Alpine*† ..... Brewster	L. F. Fishback.
Alvarado*† ..... Johnson	I. A. Patton.
Alvin*† ..... Brazoria	L. F. Fishback.
Alvord*† ..... Wise	J. W. Bashaw.
▲Amarillo*† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*†San Pat'lo	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*† ..... Tarrant	J. O. W. Burney.
▲Athens*†• ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† ..... Cass	O'Neal & Allday.
¶▲Austin*† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*† ..... Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*† .... Williamson	See Belton.
▲Bastrop*† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*† ... Jefferson	GREEN & GREEN.
▲Beeville*† ..... Bee	J. C. CRISP
▲Bellville*† ..... Austin	Blake & Holland.
▲Belton*† ..... Bell	A. M. MONTEITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Bigspring*† ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† ..... Lamar	See Paris.
▲Boerne*† ..... Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*† ..... Montague	W. C. NEWMAN.
▲Brackettville*† ... Kinney	W. L. CLAMP.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Brady* .... McCulloch	F. M. Newman.
Brandon*•† .... Hill	See Hillsboro.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*•† .... Robertson	J. W. Woods.
▲Brenham*•† .. Washington	CAMPBELL & PENNINGTON.
Bridgeport*•† .... Wise	C. A. Bridgeman.
▲Brownsville*•† .. Cameron	JAMES B. WELLS.
▲Brownwood*•† .... Brown	JENKINS & McCARTNEY.
▲Bryan*•† .... Brazos	DOREMUS & BUTLER.
Burkeville* .... Newton	Blake & Smith.
▲Burnet*•† .... Burnet	J. G. Cook.
Burton*•† .... Washington	J. J. McCain.
▲Caldwell*•† .... Burleson	Alexander & Heslip.
Calvert*•† .... Robertson	Field & Taylor.
▲Cameron*•† .... Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*•† .... Hemphill	W. D. Fisher.
▲Canton* .... Van Zandt	Haynes & Reese.
▲Canyon*• .... Randall	See Amarillo.
▲Carrizo*† .... Zapata	See Pearsall.
▲Carrizo Springs* .. Dimmit	See Pearsall.
▲Carthage*•† .... Panola	Claude Pollard.
Castroville* .... Medina	See Uvalde.
▲Center* .... Shelby	I. O. B. RICHARDSON.
▲Centerville* .... Leon	Dean & Dean.
▲Channing*•† .... Hartley	W. Boyce.
Chico*•† .... Wise	John L. Morris.
▲Childress*•† .... Childress	W. T. McConnell.
Cisco*•† .... Eastland	J. J. Butts.
▲Clairemont* .... Kent	See Snyder.
▲Clarendon*•† .... Donley	H. B. White.
▲Clarksville*•† .. Red River	Chambers & Dook.
▲Claude*•† .... Armstrong	Ira Webster.
▲Cleburne*•† .... Johnson	GOLDSMITH & WALKER.
Clifton*•† .... Bosque	J. C. O'Bryan.
▲Coldspring* .. San Jacinto	Felix G. Bryan.
▲Coleman*•† .... Coleman	T. R. AUSTIN.
▲Colorado*•† .... Mitchell	W. B. Crockett.
Columbia*•† .... Brazoria	J. N. Shapard.
▲Columbus*•† .... Colorado	GEORGE McCORMICK.
▲Comanche*•† .. Comanche	L. B. Russell.
Commerce*•† .... Hunt	T. W. Thompson.
▲Conroe*•† .. Montgomery	T. E. Humphrey.
▲Cooper*•† .... Delta	L. L. Wood.
▲Corpus Christi*•† .. Nueces	DELMA & GIVENS.
▲Corsicana*•† .... Navarro	McKIE & AUTRY.
▲Cotulla*•† .... La Salle	C. H. Mayfield.
Cresson*•† .... Hood	See Cleburne.
▲Crockett*•† .... Houston	NUNN & NUNN.
▲Crowell* .... Foard	Robert Cole.
▲Cuero*•† .... DeWitt	JOHN H. BAILEY.
▲Daingerfield*•† .... Morris	J. M. Moore.
▲Dallas*•† .... Dallas	HILL & DABNEY. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D.C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*•† .... Wise	R. E. CORSWELL.
DeKalb*•† .... Bowie	W. W. Dillard.
Deleon*•† .... Comanche	A. R. Pool.
▲Delrio*•† .... Valverde	JOSEPH JONES.
Denison*•† .... Grayson	W. M. PECK.
▲Denton*•† .... Denton	ALVIN C. OWSLEY.
Detroit*•† .... Red River	See Clarksville.
▲Dickens* .... Dickens	See Plainview.
▲Dimmitt* .... Castro	S. Gaugh.
Dublin*•† .... Erath	McCAIN & DANIELS.
▲Dumas .... Moore	See Amarillo.
Eaglelake*•† .... Colorado	W. S. Strickland.
▲Eagle Pass*•† .. Maverick	J. M. GOGGIN.
▲Eastland*•† .... Eastland	D. G. Hunt.
▲Edna*•† .... Jackson	Dobbs & McCrory.
Elcampo*•† .... Wharton	W. L. Hall.
Elgin*•† .... Bastrop	See Bastrop.
▲El Paso*•† .... El Paso	BEALL & KEMP.
▲Emma* .... Crosby	See Plainview.
▲Emory*•† .... Rains	W. H. Clendenin.
▲Ennis*•† .... Ellis	D. F. SINGLETON.
▲Fairfield* .... Freestone	Boyd, Compton & Anderson.
Farmersville*•† .... Collin	D. P. JOHNSON.
Ferris*•† .... Ellis	M. McKnight.
Flatonia*•† .... Fayette	Lane & Lane.
▲Floresville*•† .... Wilson	B. F. BALLARD.
▲Floydada* .... Floyd	See Plainview.
Forney*•† .... Kaufman	See Terrell.
▲Fort Davis*† .... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*•† .... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" .... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.

Town and County.	Name.
▲Franklin*•† .... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*• .... Navarro	B. H. Johnson.
▲Gail* .... Borden	See Snyder.
▲Gainesville*•† . Galveston	POTTER & POTTER.
▲Galveston*•† .... Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" .... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*•† .... Jackson	See Edna.
▲Garden City* .. Glasscock	See Midland.
Garland*•† .... Dallas	See Dallas.
▲Gatesville*•† .... Coryell	J. E. Walker.
▲Georgetown*•† .. Will'son	SANSOM & SANSOM.
▲Giddings*•† .... Lee	J. L. Rousseau.
▲Gilmer*•† .... Upshur	Barnwell & Eberhart.
▲Glenrose* .... Somervell	B. F. ROBERTS.
▲Goldthwaite*•† .... Mills	E. B. ANDERSON.
▲Goliad*•† .... Goliad	G. E. Pope.
▲Gonzales*•† .... Gonzales	BURGESS & HOPKINS.
▲Graham*• .... Young	Arnold & Arnold.
▲Granbury*•† .... Hood	J. J. HINER.
Grandview*•† .... Johnson	F. A. Arnold.
Granger*•† .... Williamson	J. W. Posey.
▲Greenville*•† .... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*•† .... Trinity	Kenley & Stevenson.
▲Guthrie* .... King	See Benjamin.
▲Hallettsville*•† .... Lavaca	PATTON & ELLIS.
▲Hamilton*•† .... Hamilton	J. A. Eidson.
▲Hansford .... Hansford	See Canadian.
▲Haskell* .... Haskell	Foster & Scott.
Hearne*•† .... Robertson	Bishop & Lane.
▲Hemphill* .... Sabine	A. D. Hamilton.
▲Hempstead*•† .... Waller	A. C. Tompkins.
▲Henderson*•† .... Rusk	J. HARVEY TURNER.
▲Henrietta*•† .... Clay	W. G. EUSTIS.
Hico*•† .... Hamilton	D. Langford.
▲Hidalgo .... Hidalgo	See Riogrande.
Higgins*•† .... Lipscomb	E. C. Gray.
▲Hillsboro*•† .... Hill	WEAR & PARR.
Holland*•† .... Bell	See Temple.
▲Hondo*•† .... Medina	E. De Montel.
Honeygrove*•† .... Fannin	G. W. Wells.
▲Houston*•† .... Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" .... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" .... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•† .... Grayson	See Sherman.
Hubbard* .... Hill	Boyd & Frisby.
▲Huntsville*•† .... Walker	McKINNEY & HILL.
Hutto*•† .... Williamson	See Taylor.
Iowapark*•† .... Wichita	Hinton Smith.
Italy*•† .... Ellis	See Waxahachie.
Itasca*•† .... Hill	M. S. Wood.
▲Jacksboro*• .... Jack	E. W. Nicholson.
Jacksonville*•† . Cherokee	J. E. Fleager.
▲Jasper* .... Jasper	W. W. BLAKE.
▲Jefferson*•† .... Marion	R. R. TAYLOR.
Jewett*•† .... Leon	See Centerville.
▲Johnson City* .... Blanco	N. T. Stubbs.
▲Junction* .... Kimble	Horace E. Williams.
▲Karnes City*•† .... Karnes	J. C. GOODE.
▲Kaufman*•† .... Kaufman	M. H. GASSETT.
Kemp*• .... Kaufman	See Kaufman.
Kerens*•† .... Navarro	See Corsicana.
▲Kerrville*•† .... Kerr	Garrett & Burney.
Killeen*•† .... Bell	M. N. Baldwin.
Kosse*•† .... Limestone	See Groesbeck.
▲Kountze*•† .... Hardin	W. W. DIES.
Kyle*• .... Hays	See San Marcos.
Ladonia*•† .... Fannin	R. M. Rowland.
▲Lagrange*•† .... Fayette	Lane & Lane.
▲Lampasas*•† .... Lampasas	W. B. ABNEY.
Lancaster*•† .... Dallas	John W. George.
▲Laplata .... Deaf Smith	C. G. Witherspoon.
Laporte*•† .... Harris	See Houston.
▲Laredo*•† .... Webb	DODD & MULLALLY.
Leander*•† .... Williamson	See Georgetown.
Leonard*•† .... Fannin	Ross & Ross.
Lewisville*•† .... Denton	See Denton.
▲Liberty*•† .... Liberty	E. T. Branch.
▲Linden* .... Cass	J. S. Mills.
▲Lipscomb* .... Lipscomb	See Canadian.
▲Livingston*•† .... Polk	Hill & Hill.
▲Llano*•† .... Llano	J. H. McLean.
▲Lockhart*•† .... Caldwell	J. J. SHEPPARD.
▲Longview*•† .... Gregg	Turner & McHaney.
Lorena*•† .... McLennan	See Waco.
Lott*•† .... Falls	George A. Hodges.
▲Lubbock* .... Lubbock	See Plainview.
▲Lufkin*•† .... Angelina	Mantooth & Townsend.
Luling*•† .... Caldwell	H. B. Story.

Town and County.	Name.
▲Madisonville*.....Madison	Dean & Dean.
Manor*†.....Travis	James M. Harris.
Mansfield*●.....Tarrant	W. D. House.
Marble Falls*†...Burnet	See Burnet.
▲Marfa*†.....Presidio	H. H. Kilpatrick.
▲Martin*†.....Falls	MARTIN & EDDINS.
▲Marshall*†.....Harrison	T. P. Young.
▲Mason*†.....Mason	Runge & Crawford.
▲Matador*.....Motley	See Plainview.
McGregor*●†.. McLennan	W. C. O'Bryan.
▲McKinney*●†.....Collin	ABERNATHY & MANGUM.
▲Memphis*●†.....Hall	C. R. Brice.
▲Menardville*.....Menard	L. W. Ainsworth.
▲Meridian*●†.....Bosque	Robertson & Robertson.
Merkel*●†.....Taylor	See Abilene.
Mesquite*●†.....Dallas	See Dallas.
Mexia*●†.....Limestone	W. E. Doyle.
▲Miami*●†.....Roberts	See Canadian.
▲Midland*●†.....Midland	R. H. Zane.
Midlothian*●†.....Ellis	J. H. Peebles.
Milford*●†.....Ellis	H. N. C. Davis.
Mineola*●†.....Wood	Cate & Bruce.
Mineralwells *●†P'loPinto	Albert Stevenson.
▲Mobeetie*.....Wheeler	See Amarillo.
▲Montague*.....Montague	G. W. ALCORN.
Moody*●†.....McLennan	John S. Patterson.
Morgan*●†.....Bosque	See Meridian.
Moulton*●†.....Lavaca	See Flatonia.
Mount Calm*●†.....Hill	See Hillsboro.
▲Mt. Pleasant*●†.....Titus	S. P. Pounders.
▲Mt. Vernon*●†...Franklin	R. E. Dorenport.
▲Nacogdoches*●†Na'doch's	J. C. HARRIS.
Naples*●†.....Morris	See Daingerfield.
Navasota*●†.....Grimes	G. W. L. CARR.
New Boston*●†....Bowie	R. M. Hubbard.
▲New Braunfels*●†. Comal	F. J. MAIER.
▲Newton*.....Newton	Cheatham & Syler.
Nocona*●†.....Montague	W. D. Hagler.
▲Oakville*.....Live Oak	F. H. Church.
▲Ochiltree.....Ochiltree	See Higgins.
▲Odessa*●†.....Ector	See Midland.
Omaha*●†.....Morris	See Daingerfield.
▲Orange*●†.....Orange	HOLLAND, LINK & HOLLAND
Overton*●†.....Rusk	See Henderson.
▲Ozona*.....Crockett	S. D. Foote.
▲Paducah*.....Cottle	See Quanah.
▲Paintrock*.....Concho	Garland & Montgomery.
▲Palestine*●†....Anderson	B. H. GARDNER.
▲Palopinto*†....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*●†.....Carson	See Amarillo.
▲Paris*●†.....Lamar	ALLEN & DOHONEY.
Parnell.....Roberts	See Canadian.
▲Pearsall*●†.....Frio	R. W. Hudson.
▲Pecos*●†.....Reeves	T. J. Hefner.
Pilotpoint*●†.....Denton	John Collier.
▲Pittsburg*●†.....Camp	W. R. HEATH.
▲Plainview*.....Hale	L. S. Kilgore.
Plano*●†.....Collin	R. T. Shelton.
▲Pleasanton*.... Atascosa	G. M. Martin.
Port Arthur*●†..Jefferson	John L. Austin.
▲Port Lavaca*●†..Calhoun	W. Wilson.
▲Quanah*●†.....Hardeman	M. M. HANKINS.
▲Quitman*.....Wood	V. B. Harris.
▲Rayner*.....Stonewall	See Anson.
▲Refugio*.....Refugio	See Victoria.
▲Richmond*●†..Fort Bend	D. R. Pearson.
▲Rio grande*†.....Starr	MONROE & SEABURY.
▲Robert Lee*.....Coke	W. C. Merchant.
▲Roby*.....Fisher	Crane & Yantis.
Rockdale*●†.....Milam	N. H. Tracy.
Rockisland*●†...Colorado	See Weimar.
▲Rockport*●†.....Aransas	E. A. Stevens.
▲Rocksprings*...Edwards	Samuel Hough.
▲Rockwall*●†....Rockwall	W. B. Wade.
Rodgers*●†.....Bell	See Belton.
Rosebud*●†.....Falls	George W. Riddle.
Roundrock*●†..W'l'mson	R. R. Hyland.
Royse City*....Rockwall	See Greenville.
Runge*●†.....Karnes	E. G. Gillett.
▲Rusk*●†.....Cherokee	ROBERT McCLURE.
Saint Jo*●†.....Montague	H. W. Hunt
▲San Angelo*●†Tom Green	J. T. THOMSON.
▲San Antonio*●†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*●†.....Duval	FRANK FUILLE.
Sanger*●†.....Denton	See Denton.
▲San Marcos*●†.....Hays	W. G. Barber.
▲San Saba*†.....San Saba	JOHN T. WALTERS.
Santa Anna*●†...Coleman	L. V. Stockard.
Schulenburg*●†..Fayette	See La Grange.
▲Seguin*●†.....Guadalupe	J. B. Dibrell.
▲Seymour*●†.....Baylor	Britain & Glasgow.

Town and County.	Name.
▲Sherman*●†.....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood*.....Irion	See San Angelo.
Shiner*●†.....Lavaca	Leonard & Gray.
▲Silverton*.....Briscoe	See Clarendon.
▲Sinton*●†.... San Patricio	See Corpus Christi.
Smithville*●†.....Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
▲Stanton*●†.....Martin	See Midland.
▲Stephenville*●†.....Erath	Martin & George.
▲Sterling City*.....Sterling	W. F. Kellis.
Stockdale*●†.....Wilson	G. M. Clifton.
Strawn*●†.....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*●†H'pk's	CROSBY & DINSMORE.
▲Sweet Water*●†.....Nolan	E. P. Woodruff.
▲Tascosa*●.....Oldham	See Amarillo.
Taylor*●†.....Williamson	FRANCIS HORACE WELCH.
Temple*●†.....Bell	W. O. COX.
Terrell*●†.....Kaufman	William H. Allen.
Texarkana*●†.....Bowie	GLASS, ESTES & KING.
▲Texline*●†.....Dallam	See Clayton, N. M.
Thornton*●†...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*●†.....Shelby	See Center.
▲Tulia*.....Swisher	See Plainview.
▲Tyler*●†.....Smith	CAIN & KNOX.'
▲Uvalde*●†.....Uvalde	GARNER & LOVE.
Van Alstyne*●†..Grayson	E. J. Humphreys.
Velasco*●†.....Brazoria	Lewis R. Bryan.
▲Vernon*●†.....Wilbarger	Bonner & Mason.
▲Victoria*●†.....Victoria	C. F. CARSNER.
▲Waco*●†.....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*●†.....Waller	H. Paul George.
▲Wallisville*....Chambers	See Liberty.
▲Waxahachie*●†.....Ellis	TEMPLETON & HARDING.
▲Weatherford*●†.. Parker	J. M. RICHARDS.
Weimar*●†.....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*●†.....McLennan	E. Bodell.
▲Wharton*●†.....Wharton	G. P. DOUGHERTY.
Whitesboro*●†...Grayson	J. K. J'mison.
Whitewright*●†.Grayson	W. S. Vernon.
Whitney*●†.....Hill	W. T. Moore.
Whitt*.....Parker	See Weatherford.
▲Wichita Falls*●†.Wichita	MONTGOMERY & HUGHES.
Willspoint*●†..Van Zandt	W. B. Wynne.
Winnsboro*●†.....Wood	Howell & Nabors.
▲Woodville*●†.....Tyler	J. A. Mooney.
Wortham*●†....Freestone	See Mexia.
Wolfe City*●†.....Hunt	J. W. Hopkins.
Wylie*●†.....Collin	See Plano.
Yoakum*●†.....DeWitt	THOMAS SMOOT.
Yorktown*●†.....DeWitt	See Cuero.

UTAH.

American Fork*●†..Utah	See Provo City.
Ashley.....Uinta	See Vernal.
▲Beaver*●†.....Beaver	W. F. Knox.
▲Brigham*●†.....Boxelder	R. H. JONES.
▲Castledale*.....Emery	See Provo City.
▲Coalville*●†.....Summit	See Park City.
Corinne*●†.....Boxelder	H. L. Stevens.
Eureka*●†.....Juab	B. N. C. Stott.
▲Farmington*●†.....Davis	Wilson & Willey.
▲Fillmore*†.....Millard	J. A. Melville.
▲Heber*.....Wasatch	A. C. HATCH.
▲Junction*.....Piute	See Beaver.
▲Kanab*†.....Kane	J. F. Brown.
Kaysville*†.....Davis	Thomas R. Phillips.
Lehi City*●†.....Utah	P. Evans.
▲Loa*.....Wayne	See Beaver.
▲Logan*●†.....Cache	P. E. KEELER.
▲Manti*●†.....Sanpete	WM. D. LIVINGSTON.
Mercur*●†.....Tooele	See Tooele.
▲Moab*.....Grand	J. N. Corbin.
▲Monticello*.....San Juan	See Dolores, Colo.
▲Morgan*●†.....Morgan	Samuel Francis.
Mt. Pleasant*●†...Sanpete	Ferdinand Ericksen.
▲Nephi*●†.....Juab	F. W. Chappell.
▲Ogden*●†.....Weber	N. J. HARRIS.
▲Panguitch*†.....Garfield	W. P. Sargent.
Park City*●†.....Summit	D. C. McLAUGHLIN.
▲Parowan*†.....Iron	See Panguitch.
Payson*●†.....Utah	J. E. Page.
▲Price*●†.....Carbon	See Provo City.
▲Provo City*●†.....Utah	SAMUEL A. KING.
▲Randolph*.....Rich	See Logan.
▲Richfield*●†.....Sevier	I. J. STEWART.
¶▲Salt Lake City*●†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶Salt Lake City*•†Salt L'k (Continued.)	GEORGE L. NYE. Refers to Bank of Commerce.
" "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•†.....Utah	See Provo City.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele*.....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•†.Bennington	O. M. Barber.
Bakersfield*.....Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•†.....Washington	RICHARD A. HOAR.
Barton*•†.....Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•†.....Windsor	W. B. C. Stickney.
Bradford*•†.....Orange	John B. Peckett, Jr.
Braintree*.....Orange	See Chelsea.
Brandon*•†.....Rutland	W. A. ATWELL.
Brattleboro*•†.Windham	Waterman & Hitt.
Bristol*†.....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL
Cambridge*•†...Lamoille	See Hyde Park.
Canaan*•†.....Essex	See Colebrook, N. H.
Castleton*•†.....Rutland	Bromley & Clark.
Cavendish*•†.....Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•†.....Windsor	George L. Fletcher.
Colchester*•†.Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry*.....Orleans	See Hyde Park.
Danville*•†.....Caledonia	See St. Johnsbury.
Derby*.....Orleans	J. G. Foster.
Derby Line*•†.....Orleans	See Newport.
East Burke*...Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore•.....Lamoille	See Hyde Park.
EnosburgFl's*•†Franklin	E. McFeeters.
Essex Jct.*•†.Chittenden	See Burlington.
Fairfield*•†.....Franklin	Isaac N. Chase.
Fair Haven*•†.....Rutland	R. C. Abell.
Felchville*.....Windsor	See Ludlow.
▲Guildhall*.....Essex	See St. Johnsbury.
Hardwick*•†.....Caledonia	B. E. Ballard.
Hartford*•†.....Windsor	Samuel E. Pingree.
Highgate*•.....Franklin	C. G. Austin.
▲Hyde Park*•†.....Lamoille	F. H. McFARLAND.
Irasburg*†.....Orleans	W. D. Tyler.
Island Pond*•†.....Essex	George N. Dale.
Jamaica*•†.....Windham	See Brattleboro.
Jay.....Orleans	See North Troy.
Jericho*•†.....Chittenden	See Burlington.
Johnson*•†.....Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*.....Orleans	See Hyde Park.
Ludlow*•†.....Windsor	Sargent & Stickney.
Lunenburg*•†.....Essex	See St. Johnsbury.
Lyndon*•†.....Caledonia	J. T. Gleason.
Lyndonville*•†.Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*†Bent'n	Fowler, Son & Co.
▲Middlebury*•†...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•†.....Chittendon	See Burlington.
¶Montpelier*•†Wash'ton	HEDDINGHAM, HUSE & HOWLAND.
" "	T. J. DEAVITT.
Morrisville*•†...Lamoille	Powers & Cheney.
▲Newfane*•†.....Windham	See Brattleboro.
▲Newport*•†.....Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.
Northfield*•†.Washington	Frank M. Plumly.
▲North Hero*..Grand Isle	See St. Albans.
NorthPownal*•†Ben'gton	T. E. Brownell.
North Troy*•†.....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell*.....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†.Washington	O. L. Hoyt.
Poultney*•†.....Rutland	Beaman & Platt.
Proctor*•†.....Rutland	F. C. Partridge.
Proctorsville*•†.Windsor	S. E. Emery.
Randolph*•†.....Orange	J. D. Dennison.
Randolph Centre*.Orange	See Randolph.
Readsboro*•†.Bennington	Faxon L. Bowen.
Richford*•†.....Franklin	POWELL & POWELL.
Rockingham...Windham	See Bellows Falls.
Roxbury*•†...Washington	See Northfield.
Royalton*•†.....Windsor	R. C. Dennison.
▲Rutland*•†.....Rutland	JOEL C. BAKER.
SouthRoyalton*•†Windsor	Tarbell & Whitham.
Springfield*•†...Windsor	A. M. Allbe.
▲St. Albans*•†.....Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•†.....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*•†.....Franklin	D. G. Freeman.
Troy*.....Orleans	See North Troy.
Underhill*•†..Chittenden	J. J. Monahan.
Vergennes*•†.....Addison	Frank L. Fish.
Waitsfield*..Washington	See Montpelier
Waterbury*•†Washingt'n	W. P. Dillingham.
Waterville*.....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield*.....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*•†Wi'ds'r	Wm. Batchelder.
Whittinghame†Windham	See Wilmington.
Wilmington*•†.Windham	O. E. Butterfield.
Windsor*•†.....Windsor	J. C. Enright
Winooski*•†..Chittenden	See Burlington.
Wolcott*•†.....Lamoille	See Hyde Park.
▲Woodstock*•†..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†.Washington	FULKERSON, PAGE & HART.
▲Accomac*.....Accomac	Thomas W. Russell.
Alexandria*•† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*•†.....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•†.....Nelson	Brown & Loving.
Ashland*•†.....Hanover	Stonewall J. Doswell.
Aylett*.....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*•†.....Norfolk	G. D. PARKER.
▲Berryville*•†.....Clarke	A. Moore, Jr.
Big Stone Gap*•†.....Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland*.....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•†Rock'g'm	See Harrisonburg.
Bristol*†.....Washington	See Bristol, Tenn
Buchanan*•†...Botetourt	H. A. Latane.
▲Buckingham*Buck'gh'm	W. M. Cabell.
Buenavista*•†Rockbridge	C. B. GUYER.
Burkeville*•†..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†..Pittsylvania	James Whitehead.
▲Chesterfield*.Chesterfield	F. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*•†.....Surry	See Surry.
Clarksville*•†Mecklenb'g	Henry Wood, Jr.
Cliftonforge*•†Allegheny	George F. Anderson.
▲Clintwood*.....Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Cromn*.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†..Alleghany	R. L PARRISH.
Crewe*•†.....Nottoway	W. H. Maun.
▲Culpeper*•†.....Culpeper	Rixey & Barbour.
▲Cumberland*•†Cumberl'd	A. B. Armstrong.
Cumnor ..King and Queen	Pollard & Pollard.
Danville*•†.....Pittsylvania	JULIAN MEADE.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie.....Dinwiddie	See Petersburg.
Drakes Branch*•†Charl'te	See Smithville.
Dumfries...Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†..Northampton	O. F. Mears.
Edenburg*....Shenandoah	See Woodstock.
▲Emporia*•†..Greenesville	W. S. Goodwyn.
▲Fairfax*†.....Fairfax	MOORE & KEITH.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*.....Botetourt	E. V. Barley.
▲Floyd*.....Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•†Spotts'a	Thomas P. Wallace.
▲Front Royal*•†....Warren	O'Flaherty & Fulton.
▲Gate City*•†.....Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*...Goochland	A. K. Leake.
Gordonsville*•†...Orange	Phillip Barbour.
Graham*•†.....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague†.....Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†.....Hanover	G. P. Haw.
▲Harrisonburg*•†.Rockg'h'm	CONRAD & CONRAD.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hay M'ket*†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville* ..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*....Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville* ..... Lee	L. T. HYATT.
Keysville*†..... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*KingGeorge	See Fredericksburg.
▲King William*Kl'gWil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†. Rockbridge	D. E. MOORE.
▲Louisa*†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*†..... Page	Walton & Bro.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Manchester*† Chesterfi'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†..... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*..... Loudoun	See Leesburg.
Millenbeck*..... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross*. Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†...Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort† Elizabeth City	See Hampton.
Onancock*..... Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*†.... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†....Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phoebus*†.Elizabeth City	See Hampton.
Pocahontas*†..Tazewell	W. W. French.
▲Portsmouth*†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†...Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲Princess Anne*Prin. Anne	W. J. Whitehurst.
▲Pulaski City*†.... Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*†.... Tazewell	H. C. Anderson.
¶▲Richmond*†.... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*†. Franklin	L. W. Anderson.
Rural Retreat*†...Wythe	See Wytheville.
▲Rustburg*†.... Campbell	Frank Nelson.
▲Salem*†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*..... Greene	J. S. Chapman.
▲Staunton*†..... Augusta	PATRICK & GORDON.
Strasburg*†. Shenandoah	Stickley & Stickley.
▲Stuart*†..... Patrick	P. Boulding.
▲Suffolk*†.... Nansemond	E. E. HOLLAND.
Sulphur Mines..... Louisa	See Louisa.
▲Surry*†..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock*.... Essex	Ware & Carter.
▲Tazewell*†..... Tazewell	CHAPMAN & GILLESPIE.
Tunstall*†..... Newkent	R. T. Gregory.
Upperville*.... Fauquier	See Warrenton.
VirginiaBeach*†Pr.Anne	See Norfolk.
▲Warm Springs*†..... Bath	John W. Stephenson.
▲Warrenton*†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*†..... Sussex	J. F. West.
Waynesboro*†..Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*†. K. William	Kelley & Edwards.
Wilburn ..... Lunenburg	I. B. Bell.
▲Williamsburg*†Ja'es C'y	N. L. Henley.
▲Winchester*†. Frederick	BARTON & BOYD.
Wingina*†..... Nelson	See Lovingston.
▲Wise*†..... Wise	O. M. Vicars.
▲Woodstock*†. Shenand'h	Walton & Walton.
▲Wytheville*†..... Wythe	E. LEE TRINKLE.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*†.... Chehalis	Irwin & Bridges.
Anacortes*†..... Skagit	H. D. Allison.
▲Asotin*†..... Asotin	George W. Bailey.
Ballard*†..... King	See Seattle.
Blaine*†..... Whatcom	N. A. Cornish.
Castlerock*†.... Cowlitz	G. W. Rowan.
▲Cathlamet*. Wahkiakum	J. B. Polworth.
Centralia*†..... Lewis	J. R. BUXTON.
▲Chehalis*†..... Lewis	Millett & Harmon.
Chelan*..... Chelan	See Waterville.
Cheney*†..... Spokane	John I. Melville.
▲Colfax*†..... Whitman	H. W. CANFIELD.
Colton*†..... Whitman	See Colfax.
▲Colville*†..... Stevens	C. A. Mantz.
▲Conconully*.... Okanogan	A. W. Barry.
▲Coupeville*..... Island	See Port Townsend.
▲Davenport*†.... Lincoln	H. A. P. Meyers.
▲Dayton*†..... Columbia	EDMISTON & MILLER.
Elberton*†.... Whitman	See Colfax.
▲Ellensburg*†.... Kittitas	KAUFFMAN & FROST.
Elma*†..... Chehalis	E. L. Minard.
▲Everett*†.... Snohomish	BLACK & EDWARDS.
Fairhaven*†... Whatcom	Kerr & McCord.
Farmington*†. Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*†..... Whitman	R. W. Roberts.
▲Goldendale*.... Klickitat	C. H. Spalding.
Hamilton*†..... Skagit	I. E. Stranger.
Harrington*†.... Lincoln	See Davenport.
Hoquiam*●..... Chehalis	C. W. Hodgdon.
Issaquah*†..... King	See Seattle.
▲Kalama*†..... Cowlitz	S. M. Heath.
Kelso*†..... Cowlitz	J. F. Van Name.
Kettle Falls*●.... Stevens	See Colville.
Laconner*†..... Skagit	J. L. Corrigan.
Latah*†..... Spokane	John L. Dillas.
Marysville*†. Snohomish	See Everett.
▲Montesano*†.... Chehalis	Lewis B. Bignold.
▲Mt. Vernon*†..... Skagit	E. C. MILLION.
▲New Whatcom*†What'm	O. P. BROWN.
Northport*†..... Stevens	D. H. Carey.
▲North Yakima*†Yakima	WHITSON & PARKER.
Oakdale*†... Whitman	R. J. Neergaard.
¶▲Olympia*†... Thurston	CAMPBELL & HILLS.
Orting*†..... Pierce	See Tacoma.
Palouse*†..... Whitman	A. A. Wilson.
▲Pasco*..... Franklin	R. Olney.
▲Pomeroy*†..... Garfield	S. G. Cosgrove.
▲Port Angeles*†.. Clallam	George C. Hatch.
▲Port Orchard*..... Kitsap	J. B. Yakey.
▲Port Townsend*†. Jeffe'n	W. W. FELGER.
Pullman*†..... Whitman	W. H. Harvey.
Puyallup*†..... Pierce	H. G. Rowland.
Reardan*†..... Lincoln	See Davenport.
Republic*..... Stevens	MORRIS & SMITH.
▲Ritzville*†..... Adams	W. W. ZENT.
Rockford*†.... Spokane	A. K. Clark.
Rosalia*†..... Whitman	See Oakesdale.
▲Seattle*†..... King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	JOHN G. GRAY. References: Seattle, Dexter, Horton & Co., Bankers; New York, Kountze Bros.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† King (*Continued.*)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*† Skagit	J. Henry Smith.
▲Shelton*• Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*† Pacific	HEWEN & STRATTON.
▲Spokane*† Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson* Skamania	C. F. Moore.
▲Tacoma*† Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*† Whitman	George N. Smith.
Uniontown*† Whitman	See Lewiston, Idaho.
▲Vancouver*† Clarke	W. B. DANIELS.
Waitsburg*† Walla Walla	See Walla Walla.
▲Walla Walla*† W'la W'la	LESTER S. WILSON.
▲Waterville* Douglas	W. A. Reneau.
▲Wenatchee*† Chelan	Kirk & Whited.
Wilbur*† Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison* Webster	H. C. THURMOND.
Alderson*† Monroe	See Union.
Amos* Marion	See Mannington.
Barboursville*† Cabell	Peyton & Donahue.
▲Beckley* Raleigh	John W. McCreery.
Belington* Barbour	See Philippi.
Benwood*† Marshall	See Wheeling.
▲Berkeley Sp'gs*† Morgan	J. HAMMOND SILER.
Beverly*• Randolph	E. D. Talbott.
Bluefield*† Mercer	HERBERT B. HAWES.
Bramwell*† Mercer	E. C. MARSHALL.
▲Buckhannon*† Upshur	F. C. PIFER.
Cairo*† Ritchie	J. Newman.
Cameron*† Marshall	J. W. Yoho.
Ceredo*† Wayne	See Huntington.
¶▲Charleston*† Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charlestown*† Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*† Harrison	DAVIS & DAVIS.
▲Clay* Clay	Henry B. Davenport.
Davis*† Tucker	C. O. Stricby.
▲Elizabeth*• Wirt	Beard & Copin.
Elkhorn*† McDowell	See Welch.
Elkins*† Randolph	C. W. Daily.
▲Fairmont*† Marion	E. F. HARTLEY.
▲Fayetteville* Fayette	C. W. Dillon.
▲Franklin* Pendleton	D. G. McClung.
▲Glenville* Gilmer	Linn, Withers & Bonner.
Gormania*• Grant	See Petersburg.
▲Grafton*† Taylor	WILL R. D. DENT.
▲Grantsville* Calhoun	S. P. BELL.
Guyandotte*• Cabell	See Huntington.
▲Hamlin* Lincoln	D. E. Wilkinson.
Harper's Ferry*† Jeff'son	F. W. Brown.
▲Harrisville* Ritchie	J. W. Fidler.
Hendricks*† Tucker	See Parsons.
▲Hinton*† Summers	BOGGESS & BOGGESS.
Huntersville* Pocahontas	H. S. Rucker.
▲Huntington*† Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson Jackson	See Kipley.
Kenova*† Wayne	H. C. Duncan, Jr.
▲Keyser*† Mineral	W. C. CLAYTON.
Keystone*† McDowell	See Bluefield.
▲Kingwood* Preston	P. J. Crogan.
▲Lewisburg*† Greenbrier	H. L. VAN SICKLES.
▲Logan* Logan	J. B. Wilkinson.
▲Madison* Boone	F. C. Leftwich.
Mannington*† Marion	C. A. Snodgrass.
▲Marlinton* Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* Tyler	Boreman & Carter.
Montgomery*† Fayette	B. W. MOORE.
▲Moorefield* Hardy	Benjamin Dailey.
▲Morgant'n*† Monongalia	COX & BAKER.
▲Moundsville*† Marshall	Meighen & Oldham.
▲New Cumberland*† Han'k	J. R. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana* Wyoming	Edward Sarver.
▲Parkersburg*† Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*• Tucker	W. B. Maxwell.
Pennsboro*† Ritchie	M. R. Duty.
▲Petersburg* Grant	Reynolds & Forman.
▲Philippi*† Barbour	Dayton & Dayton.
Piedmont*† Mineral	TAYLOR & MORRISON.
▲Point Pleasant*† Mason	J. S. Spencer.
▲Princeton* Mercer	HERBERT B. HAWES.
Pruntytown* Taylor	See Grafton.
Ravenswood*† Jackson	N. C. Prickett.
▲Ripley*• Jackson	J. A. WOODDELL.
▲Romney*• Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*† Harrison	George F. Randall.
Sistersville*† Tyler	J. H. McCoy.
Smithfield* Wetzel	O. P. McIntyre.
▲Spencer*• Roane	WALTER PENDLETON.
St. Albans*† Kanawha	J. B. Whittington.
St. George* Tucker	See Parsons.
▲St. Marys*† Pleasants	A. M. Campbell.
▲Summersville* Nicholas	T. B. Horan.
▲Sutton*† Braxton	Dulin & Hall.
Terra Alta*† Preston	O. C. Crane.
Thomas*† Tucker	See Parsons.
▲Union* Monroe	LOGAN & PATTON.
▲Wayne*† Wayne	Chapman Adkins.
Webster*• Taylor	W. M. Werkman.
▲Welch*† McDowell	Rucker, Keller & Hamill.
▲Wellsburg*† Brooke	JOHN C. PALMER, SR.
▲Weston*† Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*† Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*† Mingo	Sheppard & Goodykoontz.
▲Winfield* Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee* Kewaunee	See Algoma.
Albany*† Green	V. S. Kidd.
Algoma*† Kewaunee	M. T. Parker.
▲Alma*† Buffalo	Robert Lees.
Amery*† Polk	W. T. Kennedy.
Amherst*† Portage	A. J. Smith.
▲Antigo*† Langlade	FINUCANE & CONWAY.
▲Appleton*† Outagamie	E. G. JONES.
Arcadia*† Trempealeau	RICHMOND & RICHMOND.
Arena*† Iowa	W. M. Abbott.
Argyle*† Lafayette	See Darlington.
▲Ashland*† Ashland	F. J. COLIGNON.
Augusta*† Eau Claire	E. M. Bradford.
Baldwin*† St. Croix	Henry Anderson.
Bangor*† LaCrosse	See LaCrosse.
▲Baraboo*† Sauk	F. R. BENTLEY.
Barneveld*† Iowa	See Dodgeville.
▲Barron*† Barron	Coe Bros.
Bayfield*† Bayfield	W. W. Downs.
Beaverdam*† Dodge	M. H. UMBREIT.
Belmont*† Lafayette	See Benton.
Beloit*† Rock	F. CLEARY.
Benton† Lafayette	See Darlington.
Berlin*† Green Lake	PERRY NISKERN.
Black Earth*† Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*† Chippewa	Henry Lebris, Jr.
Bloomington*† Grant	P. Bartley.
Boscobel*† Grant	WILLIAM E. HOWE.
Brandon*† Fond du Lac	David Whitton.
Brillion*† Calumet	S. H. Barnard.
Brodhead*† Green	Burr Sprague.
Burlington*† Racine	E. E. MILLS.
Butternut*† Ashland	Foster & Mars.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cadott*† .....Chippewa	F. E. Watson.
Cambria*† .....Columbia	See Portage.
Cambridge* .....Dane	See Madison.
Cashton*† .....Monroe	See Viroqua.
Cassville*† .....Grant	D. W. Clark.
Cedarburg*† ....Ozaukee	J. F. Trottman.
Centralia*† .....Wood	H. WIPPERMAN.
▲Chilton*† .....Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† .....Rock	See Beloit.
Clintonville*† ..Waupaca	F. M. Guernsey.
Colfax*† .....Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* .....Forest	Samuel Shaw.
Cuba*† .....Grant	S. E. Smalley.
Cumberland*† ....Barron	H. S. Comstock.
Darien*† .....Walworth	See Elkhorn.
▲Darlington*† ..Lafayette	ORTON & OSBORN.
▲Dartford *●...Green Lake	J. C. McConnell.
Deerfield*† .....Dane	See Madison.
Delavan*† .....Walworth	D. B. Barnes.
Depere*† .....Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	J. P. Smelker.
Dorchester*† .....Clark	See Marshfield.
▲Durand*† .....Pepin	W. E. Plummer.
▲Eagle River*† .....Vilas	Colman & Colman.
East Troy* .....Walworth	See Elkhorn.
▲Eau Claire*† ..Eau Claire	A. H. SHOEMAKER.
Edgerton*† .....Rock	J. P. Towne.
Edmund*† .....Iowa	See Dodgeville.
▲Elkhorn*† .....Walworth	JAY F. LYON.
▲Ellsworth*† .....Pierce	A. Combacker.
Elroy*† .....Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† .....Florence	Max Sells.
▲Fond duLac*†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	E. A. WIGDALE.
Ft. Howard*† .....Brown	Sheridan & Evans.
Fountain City*† ..Buffalo	Martin Fugina.
Foxlake*† ..... Dodge	F. Hamilton & Son.
▲Friendship* .....Adams	J. B. Keyes
Galesville*†Trempealeau	See Arcadia.
Glenwood*† .....St. Croix	See New Richmond.
Gilldden*† ....Ashland	See Ashland.
▲Grand Rapids*† ....Wood	H. WIPPERMAN.
▲Grantsburg*† ....Burnett	S. F. Grover.
▲Green Bay*† .....Brown	NEVILLE & HUTCHINSON.
Greenwood*● .....Clark	See Marshfield.
Hammond*† .....St. Croix	See Baldwin.
Hancock*† ....Waushara	See Plainfield.
Hartford*† ..Washington	H. K. Butterfield.
Hartland*† ....Waukesha	H. W. Goodwin.
▲Hayward*† .....Sawyer	J. F. Riordon.
Hillsboro* .....Vernon	Smith & Webster.
Horicon*† .....Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† .....St. Croix	BAKER & HAVEN.
▲Hurley*† .....Iron	A. L. Ruggles.
Independence*† Tr'imp'l'u	See Arcadia.
Iola*● .....Waupaca	H. J. Siverson.
Iron River*† ....Bayfield	T. B. Walsh.
▲Janesville*† .....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† .... Jefferson	R. B. KIRKLAND.
Johnson Creek*† .Jeff's'n	See Watertown.
▲Juneau*† .....Dodge	George W. Sloan.
Kaukauna*† ..Outagamie	John Bruemmer.
▲Kenosha*† .....Kenosha	B. O. STURGES.
▲Kewaunee*† ..Kewaunee	JOHN WATTAWA.
Kiel*† .....Manitowoc	See Chilton.
Kilbourn*† ....Columbia	Thomas B. Coon.
▲La Crosse*† .....La Crosse	FRUIT & GORDON.
Lafarge*● .....Vernon	See Viroqua.
Lake Geneva*†Walworth	CHARLES S. FRENCH.
Lakemills*† ... Jefferson	Wm. H. Tasker.
Lake Nebagamon*†Dg'las	See Superior.
▲Lancaster*† .....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*† .....Columbia	S. H. Watson.
Loyal*● .....Clark	D. V. Richardson.
¶▲Madison*† .....Dane	OLIN & BUTLER.
Malden Rock*† ....Pierce	A. Cook.
Manawa*† .....Waupaca	C. D. McFarland.
▲Manitowoc*† .Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*† ...Marinette	J. B. FAIRCHILD.
Marion*† .....Waupaca	J. H. SPENGLER.
Markesan*† .Green Lake	G. T. Thorne.
Marshfield*† .....Wood	W. A. & E. C. PORS.
▲Mauston*† .....Juneau	H. W. Barney.
Mayville*† .....Dodge	Lamoreux & Husting.
Mazomanie*† .....Dane	See Madison.
▲Medford*† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*† ...Winnebago	J. C. KERWIN.
▲Menomonie*† .....Dunn	C. E. FREEMAN.
▲Merrill*† .....Lincoln	CURTIS & REID.
Merrillan*† .....Jackson	Homer C. Clark.
Milton*† .....Rock	E. P. Clarke.
Milton Junction*† .Rock	Will H. Gates.
▲Milwaukee*† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank. The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*† .....Iowa	SPENSLEY & McILHON.
Minocqua*† .....Vilas	See Rhinelander.
Mondovi*† .....Buffalo	L. G. Gilman.
▲Monroe*† .....Green	THOMAS LUCHSINGER.
▲Montello*† ....Marquette	John Barry.
Montfort*† .....Grant	See Lancaster.
Monticello*† .....Green	See Brodhead.
Mount Horeb*† ....Dane	See Madison.
Mukwonago*† Waukesha	Ferd. R. Smith.
Muscoda*† .....Grant	J. M. Cubela.
Necedah*† .....Juneau	Charles E. Babcock.
Neenah*† ....Winnebago	J. C. KERWIN.
▲Neillsville*† ..... Clark	CHARLES F. GROW.
New Glarus*† .....Green	T. C. Hefty.
New Lisbon*† ....Juneau	J. J. Hughes.
New London*† .Waupaca	F. C. Weed.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse*†La Crosse	See La Crosse.
Oakfield*† ..Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*† .....Oconto	W. H. Webster.
Omro*† ..... Winnebago	Bert. Coffman.
▲Osceola*† ..... Polk	Charles H. Oakey.
▲Oshkosh*† .. Winnebago	DAVIDSON & WILDE.
Osseo*† ....Trempealeau	See Augusta.
Palmyra*† .....Jefferson	J. H. Piper.
Patchgrove*● .....Grant	Frank Kolb.
▲Phillips*† .....Price	M. BARRY.
Plainfield*† ... Waushara	Angels & Corrigan.
Platteville*† .....Grant	J. W. Murphy.
Plymouth*† ..Sheboygan	M. C. MEAD.
▲Portage*† .....Columbia	E. S. BAKER.
▲Port Washington*†Ozauk	W. M. Foster.
Poynette*† ..... Columbia	See Portage.
▲Prairie du Chein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*† .... Sauk	J. S. Tripp.
Prescott*† .....Pierce	J. S. White.
Princeton*† . Green Lake	F. E. Clark.
▲Racine*† ..... Racine	PALMER & GITTINGS.
Randolph*† .....Dodge	R. D. Calkins.
Readstown*● .....Vernon	See Viroqua.
Reedsburg*† ..... Sauk	PATRICK DALY.
Reeseville*† .....Dodge	Edward J. Devney.
Rewey*† ..... Iowa	See Mineral Point.
▲Rhinelander*† ... Oneida	PAUL BROWNE.
Rice Lake*† ..... Barron	C. A. STARK.
▲Richland Center*†Richl'd	W. S. McCORKLE.
Ripon*† .... Fond du Lac	L. E. REED.
River Falls*† ..... Pierce	F. M. White.
Sauk City*† .....Sauk	I. B. Quimby.
Seymour*† ...Outagamie	F. M. Wilcox.
Sharon*† .....Walworth	See Elkhorn.
▲Shawano*† ..... Shawano	M. J. Wallrich.
▲Sheboygan*† .Sheboygan	EDWARD VOIGT.
Sheboygan Falls*† Sh'gan	See Sheboygan.
▲Shell Lake*† ..Washburn	L. H. Mead.
Shullsburg*† .. Lafayette	J. B. Simpson.
Soldiers Grove*●Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*† ..... Monroe	MORROW & MASTERS.
Springgreen*† .....Sauk	T. W. King.
Springvalley*† ....Pierce	See Ellsworth.
Stanley*† .....Chippewa	C. B. Culbertson.
St. Croix Falls*† ....Polk	MONS P. JERDEE.
▲Stevens Point*† .Portage	ATWOOD & GROELLE.
Stoughton*† .....Dane	J. M. Clancey.
▲Sturgeon Bay*† .... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*† .....Douglas	George B. Hudnall
Thorp*† .....Clark	George B. Parkhill.
Tomah*† .....Monroe	W. B. Naylor, Jr.
Tomahawk*† .....Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.

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▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Unionogrove*•† ....Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*•†..... Vernon	SMITH & GRIFFIN.
▲Washburn*•†..... Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	J. D. Ryder.
Watertown*•† . Jefferson	WM. H. WOODARD.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*.....Waushara	Angels & Corrigan.
▲Westbend*•†.Washington	BARNEY & KUECHENMEISTER.
Westby*•† .....Vernon	See Viroqua.
Westfield*•†....Marquette	See Portage.
West Salem*•†.La Crosse	See La Crosse.
West Superior*•† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HILE. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†.Walworth	JAMES G. KESTOL.
Wilton*•†..... Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	W. S. Collins.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†..... Uintah	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•†Sw'tw't'r	D. A. Revvill.
Saratoga*†..... Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Lander.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†..... Kootenay	E. A. Harvey.
Golden*•† Yale & Caraboo	See Revelstoke.
Grand Forks*..... Yale	H. C. HANNINGTON.
Greenwood*..... Yale	I. H. Hallett.
Kamloops*•†..... Yale	W. H. Whittaker.
Kaslo*•†..... Kootenay	McAnn & Mackay.
Nakusp*•†..... Kootenay	See Nelson.
Nanaimo*•†.....Nanaimo	BARKER & POTTS.
Nelson*•†..... Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*•†.. Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY & HAMILTON.
Salmo..... Kootenay	See Nelson.
Sandon*•†..... Kootenay	Frank L. Christie.
Slocan.....Kootenay	F. S. Andrews.
Trail*•†.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*•†.....Yale	FRED BILLINGS.
Victoria*•†..... Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burne.

MANITOBA.

Altona*•†..... Lisgar	See Winnipeg.
Birtle*•† ..... Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† .....Lisgar	F. A. Brown.
Cartwright*•† .....Lisgar	See Pilot Mound.
Crystal City*•†.... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†.... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•†..Macdonald	D. Smith.
Glenboro*•†.. Macdonald	F. H. Mitchell.
Gretna*•† .....Lisgar	Harvey T. Maulson.
Hamiota•† .... Marquette	M. B. Jackson.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† .....Macdonald	H. L. Riscon.
Killarney*•† .....Lisgar	A. G. Hay.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Melita*•† .....Brandon	J. L. Crerar.
Miami*•† .....Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•† .....Lisgar	H. L. Lemon.
Morris*•† ....Provencher	See Emerson.
Neepawa*•†...Macdonald	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†.Macd'n'ld	W. A. Donald.
Plum Coulee*•†....Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† .Marquette	R. A. Nelles.
Russell*•† ....Marquette	See Rapid City.
Selkirk*†.....Selkirk	John O'Reilly.
Shoal Lake*•†.Marquette	James MacDonald.
Souris*•†.....Brandon	J. A. Taylor.
Stonewall*•† .....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†..... Brandon	Goulter & Singer.
Wawanesa*•†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*•† ....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John M. Stevens.
Fredericton*•†.....York	ARTHUR R. SLIPP.
Grand Falls*•†.. Victoria	See Edmundston.
Hartland*•†.....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*•† .....Kent	See St. John.
Moncton*•† .Westmorel'd	R. W. HEWSON.
New Castle*•† .N'thuml'd	E. P. WILLISTON.
Sackville*•†.Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*•† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

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NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*† Sas'k'h'n	See Prince Albert.
Calgary*▲† Alberta	J. A. BANGS.
Dawson City Alberta	C. N. Woodworth.
Edmonton*▲† Alberta Dist.	BECK & EMERY.
Ft. Qu'Appelle† Assinib'ia	See Regina.
Grenfell*▲† Assiniboia	W. Peel.
Indian Head*▲† Assiniboia	T. W. Jackson.
Lethbridge*▲† Alberta	C. I. P. Conybeare.
McLeod*▲† Alberta	Haultain & Mackenzie.
Medicine Hat*▲† Assinib'a	C. R. Mitchell.
Moose Jaw*▲† Assiniboia	William Grayson.
Moosomin*▲† Assiniboia	White, Elwood & Gwillen.
Pincher Creek*▲† Alberta	See McLeod.
Prince Albert*† Sas'h'n	James McKay.
Qu Appelle* Assiniboia	A. D. Dickson.
Qu Appelle Stn*▲† Assin'ia	A. D. Dickson.
Regina*▲† Assiniboia	HAMILTON & JONES.
So. Edmonton*▲ Alberta	A. C. Rutherford.
Wapella*▲† Assiniboia	See Regina.
Whitewood*▲† Assiniboia	See Regina.
Wolseley*▲† Assiniboia	Levi Thomson.
Yorkton*▲† Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*† Colch'ter	See Truro.
Amherst*▲ Cumberland	TOWNSEND & ROGERS.
Annapolis*▲† Annapolis	Fred W. Harris.
Antigonish*▲† Antigonish	J. A. WALL.
Barrington*▲ Shelburne	See Shelburne.
Barrington Passage, Shelb.	See Shelburne.
Bear River*▲† Digby	Jones & Nichols.
Berwick*▲† Kings	See Kentville.
Bridgetown*▲† Annapolis	O. T. Daniels.
Bridgewater*▲† Lunenb'g	H. T. Ross.
Canning*▲† Kings	See Kentville.
Canso*† Guysboro	See Guysborough.
Clarke's Harbor* Shelb'ne	See Shelburne.
Dartmouth*▲† Halifax	See Halifax.
Digby*▲† Digby	T. C. Shreve.
Glace Bay† Cape Breton	Chisholm & Crowe.
Guysborough*† Guys'ro'	Joseph A. Fulton.
Halifax*▲† Halifax	ALFRED WHITMAN.
" "	BORDEN, RITCHIE & CHISHOLM.
Kentville*▲† Kings	W. P. Shaffner.
Lawrencetown*† Halifax	See Annapolis.
Liverpool*† Queens	John George Pyke.
Lockeport*† Shelburne	See Shelburne.
Londonderry*† Colchester	See Truro.
Lunenburg*▲† Lunenburg	Charles W. Lane.
Maitland*† Hants	See Truro.
Middleton*▲† Annapolis	W. G. Parsons.
New Glasgow*▲† Pictou	Fraser, Jennison & Graham.
North Sydney*▲† C. Breton	Murray & MacKenzie.
Oxford*▲† Cumberland	C. H. Onley.
Parrsboro*▲† Cumberland	H. W. McKenna.
Pictou*▲† Pictou	W. B. IVES.
Port Hawkesb'y*† Invern's	George O. Forsyth.
Port Hood*† Inverness	Samuel Macdonnell.
Shelburne*† Shelburne	John Hood.
Sherbrooke*† Guysboro	See Guysborough.
Shubenacadie*▲† Hants	A. Kirkpatrick.
Springhill*● Cumberland	A. W. Foster.
Stellarton*▲† Pictou	See Pictou.
St. Peter's*† Richmond	See Port Hawkesbury.
Sydney*▲† Cape Breton	WM. A. G. HILL.
Truro*▲† Colchester	Hugh MacKenzie.
Westville*▲† Pictou	See Pictou.
Weymouth*▲† Digby	J. A. Grierson.
Windsor*▲† Hants	E. J. MORSE.
Wolfville*▲† Kings	E. Sidney Crawley.
Yarmouth*▲† Yarmouth	E. H. ARMSTRONG.

ONTARIO.

Town and County.	Name.
Acton*▲† Halton	W. A. McLean.
Ailsa Craig*▲ Middlesex	See St. Marys.
Alexandria*▲† Glengarry	A. L. Smith.
Alliston*▲† Simcoe	Fisher & Bell.
Almonte*▲† Lanark	Greig & Jamieson.
Alvinston*▲† Lambton	Hannah & Burnham.
Amherstburg*▲† Essex	F. A. Hough.
Arkona*† Lambton	See Watford.
Arnprior*▲† Renfrew	Dulmage & Burwash.
Arthur*▲† Wellington	M. M. McMartin.
Athens*▲† Leeds	W. A. Lewis.
Atwood*▲† Perth	See Listowel.
Aurora*▲† York	T. H. Lennox.
Avonmore*▲† Stormont	See Cornwall.
Aylmer*▲† Elgin	Miller & Backhouse.
Ayr*▲† Waterloo	See Galt.
Barrie*▲† Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*▲† Lincoln	See Hamilton.
Beaverton*▲† Ontario	T. Earnest Godson.
Beeton*▲† Simcoe	See Alliston.
Belleville*▲† Hastings	F. E. O'FLYNN.
Berlin*▲† Waterloo	A. Miller.
Blenheim*▲† Kent	R. L. Gosnell.
Blyth*▲† Huron	A. S. Dickson.
Bolton*▲† Peel	A. A. Miller.
Bothwell*▲† Kent	George L. Taylor.
Bowmanville*▲† Durham	J. Keith Galbraith.
Bracebridge*▲† Muskoka	Mahaffy & Ashworth.
Bradford*▲† Simcoe	Mark Scanlon.
Brampton*▲† Peel	R. H. Pringle.
Brantford*▲† Brant	BAIRD & HENDERSON.
Brigden*▲† Lambton	See Sarnia.
Brighton*▲† N'umberl'd	J. W. Gordon.
Brockville*▲† Leeds	WOOD & STEWART.
Brussels*▲† Huron	G. F. Blair.
Burford*▲† Brant	See Brantford.
Burks Falls*▲† Muskoka	Stephen T. Evans.
Burlington*▲† Halton	E. H. Cleaver.
Campbellford*▲† N'bm'l'd	D. J. Lynch.
Cannington*▲† Ontario	A. J. Reid.
Carleton Place*▲† Lanark	C. McIntosh.
Cayuga*▲† Haldimand	Colter & Goodman.
Chatham*▲† Kent	WILSON, KERR & PIKE.
Chatsworth*▲† Grey	See Owen Sound.
Chesley*▲† Bruce	H. O. Langley.
Chesterville*▲† Dundas	W. B. Lawson.
Chippawa*▲† Welland	See Welland.
Clarksburg*† Grey	See Thornburg.
Clifford*▲† Wellington	See Harriston.
Clinton*▲† Huron	W. Brydon.
Cobourg*▲† N'th'umberl'd	FRANK M. FIELD.
Colborne*▲† N'thumberl'd	W. L. Payne.
Coldwater*▲● Simcoe	J. Brookoski.
Collingwood*▲† Simcoe	HY. ROBERTSON.
Comber*▲† Essex	See Essex.
Cookstown*▲† Simcoe	See Alliston.
Cornwall*▲† Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*▲† Simcoe	See Barrie.
Dashwood* Huron	R. H. Collins.
Delhi*▲† Norfolk	See Simcoe.
Deseronto*▲† Hastings	George E. Deroche.
Drayton*▲† Wellington	A. S. Lown.
Dresden*† Kent	J. W. Sharpe.
Drumbo*▲† Oxford	See Brantford.
Dundalk*▲† Grey	I. B. Lucas.
Dundas*▲† Wentworth	T. H. A. BEGUE.
Dunnville*▲† Haldimand	W. D. Swayze.
Durham*▲† Grey	J. P. Telford.
Dutton*▲† Elgin	C. St. Clair Leitch.
Eganville*▲† Renfrew	W. Lawson.
Elmira*▲† Waterloo	See Berlin.
Elmvale*▲† Simcoe	W. F. W. Lent.
Elora*▲† Wellington	Henry Wissler.
Embro*† Oxford	See Woodstock.
Erin*▲† Wellington	See Fergus.
Essex*▲† Essex	E. A. Wisner.
Exeter*▲† Huron	R. H. Collins.
Fenelon Falls*▲† Victoria	McLaughlin & McDearmid.
Fergus*▲† Wellington	N. H. Monro.
Flesherton Grey	Lucas & Wright.
Florence*▲† Lambton	See Bothwell.
Fordwich*▲† Huron	See Blyth.
Forest*▲† Lambton	Wm. J. Porte.
Fort Frances Rainy Ri'er	See Rat Portage.
Fort William*▲† Algoma	W. L. Morton.
Galt*▲† Waterloo	E. J. BEAUMONT.
Gananoque*▲† Leeds	W. B. Carroll.
Georgetown*▲† Halton	G. S. Goodwillie.
Glencoe*▲† Middlesex	Stuart, Stuart & Ross.
Goderich*▲† Huron	PHILIP HOLT, Q. C.
Gore Bay* Algoma	See Sault Ste. Marie.
Grand Valley*▲† Dufferin	J. A. V. Preston.
Gravenhurst*▲† Muskoka	B. H. Ardagh.
Grimsby*▲† Lincoln	See Hamilton.
Guelph*▲† Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*▲† Haldimand	S. E. Lindsay.
Hamilton*▲† Wentworth	CARSCALLEN & CAHILL.
Hanover*▲† Grey	See Durham.
Harriston*▲† Wellington	A. G. Campbell.
Harrow*▲† Essex	See Windsor.
Hastings*▲† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*▲† Prescott	O'BRIAN & HALL.
Hensall*▲† Huron	H. J. D. Corkle.
Hespeler*▲† Waterloo	See Berlin.
Highgate*▲† Kent	See St. Thomas.
Huntsville*▲† Muskoka	O. M. Arnold.

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Town and County.	Name.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*†..... Lambton	See Sarnia.
Iroquois*†..... Dundas	A. E. Overell.
Jarvis*†.....Haldimand	C. E. Bourne.
Keewatin*†...R'ny R. D.	H. A. Langford.
Kemptville*†... Grenville	T. K. Allen.
Kincardine*†.....Bruce	W. C. Lobcombe.
Kingston*†...Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*†... Peterboro	See Peterborough.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*†..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON.
Listowel*† ..... Perth	F. R. Blewett.
London*†..... Middlesex	GIBBONS & HARPER.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*†.....Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*†..... Hastings	Wm. Cross.
Markdale*† .....Grey	P. McCullough.
Markham*†..... York	Higgins & Douglas.
Marmora*..... Hastings	J. F. Wills.
Mattawa*† ..... Nipissing	D. A. Dunlap.
Meaford*† .....Grey	C. T. Sutherland.
Merlin*†..... Kent	See Blenheim.
Merrickville*†Greenville	A. E. Baker.
Midland*†..... Simcoe	John Rowe.
Mildmay*†.....Bruce	See Walkerton.
Millbrook*† ..... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*†.....Perth	See Listowel.
Mitchell*†.....Perth	Dent & Thompson.
Morrisburg*†.... Dundas	J. P. Whitney.
Mount Forest*†. Wel'ton	R. O. Kilgour.
Napanee*†..... Lennox	WILSON & WILSON.
Newcastle*†.... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*†..... York	T. J. Robertson.
Niagara Falls*†. Welland	F. W. HILL.
North Bay*†.... Nipissing	A. G. BROWNING.
Norwich*†..... Oxford	T. Brown.
Norwood*†.....Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	D. O. Cameron.
Oil Springs*†..Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*†.....Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†.....Grey	Kilbourn & Kilbourn
Paisley*†..... Bruce	Hector C. Cowan.
Pakenham*†..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*†.....Brant	Gordon J. Smith.
Parkdale*†..... York	John Douglas.
Parkhill*†..... Middlesex	E. Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†.....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	A. B. Thompson.
Perth*†.....Lanark	Hall & Hall.
Peterboro*†...Peterboro	HALL & HAYES.
Petrolia*†.....Lambton	Moncruff & Gansby.
Pickering*†.....Ontario	Dow & McGilloray.
Picton*†.Prince Edward	G. O. Alcorn.
Pt.Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*†.....Bruce	C. Dalrymple.
Port Hope*† .....Durham	H. A. WARD.
Port Perry*†..... Ontario	H. L. Ebbels.
Port Rowan*†.....Norfolk	See Simcoe.
Prescott*†.....Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Langford & Moran.
Renfrew*†.....Renfrew	Craig & Wilson.
Richmond Hill*†.....York	A. G. J. Lawrence.
Ridgetown*† .....Kent	W. E. Gundy.
Ripley*†.....Bruce	F. L. Pearson.
Rodney*†.....Elgin	H. Falconer Jell.
Sarnia*†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*†Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*†.....Huron	R. S. Hays.
Shelburne*†.....Dufferin	G. M. Vance.
Simcoe*†.....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†.....Lanark	Lavell & Farrell.
Southampton*†.....Bruce	See Port Elgin.
Springfield*†.....Elgin	See Toronto.
Stayner*†.....Simcoe	Hood & Sullivan.
St. Catharines*† .Lincoln	COLLIER & YALE.
St. George*†..... Brant	See Paris.
Stirling*†.....Hastings	See Belleville.
St. Marys*†.....Perth	E. W. Harding.
Stouffville*†.....York	C. RUSSELL FITCH.
Stratford*†..... Perth	IDINGTON & ROBERTSON.
Strathroy*†...Middlesex	J. Folinsbee.
St. Thomas*†..... Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*†† .....Nipissing	J. Fowler.

Town and County.	Name.
Sunderland*†.....Ontario	T. W. Chapple.
Tara*†† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*†.....Bruce	J. J. Stephens.
Thamesville*†.....Kent	See Chatham.
Thedford*†† .... Lambton	See Sarnia.
Thessalon*†† .... Algoma	See Sault Ste. Marie.
Thornbury*††.....Grey	Wilson & Dyre.
Thorold*†.....Welland	COLLIER & BURSON.
Tilbury*†† .....Kent	D. A. McDonald.
Tilsonburg*†.....Oxford	J. CARRUTHERS.
Toronto*†† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*†† .....Hastings	C. W. Craig.
Unionville*†.....York	See Toronto.
Uxbridge*†† .....Ontario	S. S. SHARPE.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*†.....Bruce	A. Collins.
Walkerville*†.....Essex	C. H. Robinson.
Wallaceburg*†† .....Kent	Frazer & Jackson.
Waterford*†† .....Norfolk	W. B. Wilkinson.
Waterloo*†† .....Waterloo	William Reade.
Watford*†† .....Lambton	Alexander Saunders.
Welland*†.....Welland	Raymond & Cohoe.
Westport*†† .....Leeds	See Brockville.
Wheatley*†.....Kent	See Leamington.
Whitby*†† .....Ontario	G. Y. Smith.
Wiarton*†† .....Bruce	W. J. Ferguson.
Winchester*†† .....Dundas	GEORGE L. HART.
Windsor*†† .....Essex	CLEARY & SUTHERLAND.
Wingham*†† .....Huron	J. A. Morton.
Woodbridge*†† .....York	See Toronto.
Woodstock*†† .....Oxford	FINKLE & MULLEN.
Woodville*†† .....Victoria	See Lindsay.
Wyoming*†† .....Lambton	See Sarnia.
Yarker*†† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*†† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*†† .... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*†† Beauh'ois	Thomas Brossoit.
Bedford*†† .... Missisquoi	H. Butler.
Berthier en Haut*†Berth'r	V. Allard.
Buckingham*†... Ottawa	F. A. Beaudry.
Chambly*†..... Chambly	P. B. Benoit.
Chicoutimi*†† Chicoutimi	L. G. Belley.
Coaticook*†... Stanstead	G. H. St. Pierre.
Cookshire*†... Compton	L. E. Charbonnell.
Cowansville*†† Missisquoi	J. C. McCorkill.
Danville*†† ....Richmond	See Richmond.
Farnham*†† ... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*†† ..... Shefford	See Cowansville.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*†† ..... Ottawa	C. B. MAJOR.
Huntingdon*†† .Hunt'don	A. E. Mitchell.
Iberville*†.....Iberville	See St. Johns.
Joliette*†† .....Joliette	J. M. Tellier.
Knowlton*†† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*†.... Argenteuil	G. E. Bampton.
L'Epiphanie*†† L'Ass'pt'n	J. E. Faribault.
Laprairie*†.... Laprairie	See Montreal.
Laurentides*.L'Assomp'n	R. T. Beaudoin.
Levis*†.....Levis	Charles Darveau.
Longueuil*†.....Ch'mbly	See Montreal.
Louiseville*†† Maskino'ge	A. L. Desaulniers.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Magog*† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*▲†..... Rouville	H. G. Paulin.
Mile End*●†...Hochelaga	See Montreal.
Montmagny*●†Montm'g'y	See Levis.
Montreal*●†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*† Charlevoix	See Fraserville.
Nicolet*●† ..... Nicolet	See Three Rivers.
Ormstown*●†Chateaugu'y	See Huntingdon.
Papineauville*●†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*†.....Megantic	See Victoriaville.
Pt.St.Charles*●† Hoch'aga	See Montreal.
Quebec*●†.....Quebec	CARON, PENTLAND & STUART.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*●† ...Rimouski	N. Bernier.
Riviere du Loup*●†Tem'ta	See Fraserville.
Roberval*●†...Chicoutimi	See Quebec.
Shawville*●†.....Pontiac	See Ottawa.
Sherbrooke*●†Sherbro'ke	WHITE, CATE & WELLS.
Sorel*●†.....Richelieu	Ethier & Lefebore.
Stanbridge*†E.Missisquoi	Z. V. Cornell.
Stanstead*●† ...Stanstead	M. F. Hackett.
St. Cesaire*●†.....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*●† Champlain	See Quebec.
Ste. Marie*.....Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*●† Terrebonne	See Montreal.
St. Francois*●†DeLaBe'ce	See Montreal.
St. Francois-du-Lac● Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*●†... Hochelaga	See Montreal.
St. Hyacinthe*●†St. Hy'he	FONTAINE & FONTAINE.
St .Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*●† Terrebonne	W. B. Nantel.
St. Johns*●†..... St. Johns	Paradis & Paradis.
St.Johns Suburb*†Quebec	See Quebec.
St.Laurent*†Jacq'sCartier	See Montreal.
St. Remi*●† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*●†Mega'ic	See Quebec.
Three Rivers*●†St.Mau'ce	N. L. De Noncourt.
Valleyfield*●†.Beauharn's	L. J. Papineau.
Victoriaville*†Athabaska	Crepeau & Crepeau.
Waterloo*●†..... Shefford	Charles A. Nutting.
Westmount*†...Hochelaga	A. R. Johnson.

...THE...

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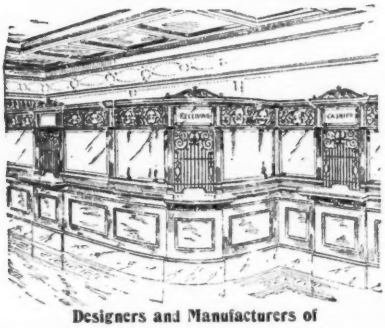

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